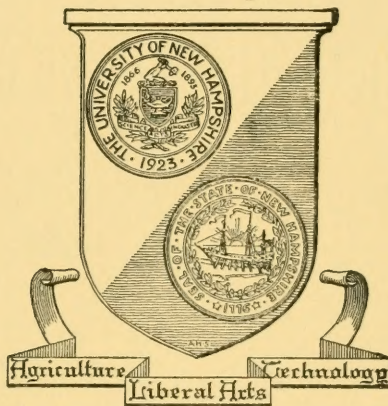


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OF

NEW HAMPSHIRE.

ANNUAL REPORTS,

1894.

VOL. II.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1895.

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THIRD ANNUAL REPORT

OF THE

SECRETARY OF STATE,

CONTAINING AN

ABSTRACT OF THE ANNUAL RETURNS OF CORPORATIONS

DECEMBER 1, 1894.

CONCORD, N. H.:

EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

These returns are made in accordance with the provisions of section 16, chapter 150 of the Public Statutes :

SECTION 16. Every such corporation, except insurance companies, railroad corporations, banks, and loan and building associations, shall annually, in the month of May, make a return in writing, signed by and under oath of its treasurer and a majority of its directors, to the secretary of state and to the clerk of the town in which its principal business is carried on, if in this state, of the amount of all assessments voted by the corporation and actually paid in, the amount of all debts, due to and from the corporation, and the value of all the property and assets of the corporation, so far as the same can be ascertained as existing on the first day of May; and if any such corporation shall fail so to do, the treasurer and directors shall be individually liable for all the debts and contracts of the corporation then existing, or which shall be contracted, until the return is made.

STATE OF NEW HAMPSHIRE.

OFFICE OF THE SECRETARY OF STATE,

CONCORD, December 1, 1894.

To the Honorable Senate and House of Representatives :

In obedience to section 18, chapter 150, of the Public Statutes, I have prepared the following abstract of the annual returns of corporations as existing May 1, 1894.

EZRA S. STEARNS,

Secretary of State.

REPORT OF THE SECRETARY OF STATE.

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorpo- ration.	Authorized cap- ital.	Capital paid in.	Par value of shares.	Debts due cor- poration.	Debts due from corporation.	Assets of corpo- ration.
Abbott Grocery Co.....	Chas. C. Abbott...	Keene, N. H.....	June 6, 1890	\$25,000.00	\$25,000.00	\$100	\$31,995.99	\$16,913.29	\$27,340.02
Alden & Woods Fiber Co....	W. A. Woods.....	Bath, N. H.....	March, 1891	30,000.00	30,000.00	100	3,987.07	32,623.77	3,136.20
Alpine Aqueduct Co.....	Thos. E. Fisk.....	Gorham, N. H.....	1874	25,000.00	24,000.00	100	.....	725.00	15,500.00
American Automatic Cart- ridge Co.....	Frank E. Jewett..	Nashua, N. H.....	Jan. 7, 1884	750,000.00	750,000.00	100	730.00	1,200.00	.....
American Improvement Co..	Justin Whitney...	Boston, Mass.....	Jan. 7, 1889	1,000,000.00	1,000,000.00	100	.....	5,350.00	1,000,000
American Investment Co....	Wm. M. Upham...	Boston, Mass.....	June 22, 1885	100,000.00	100,000.00	50	23,120.36	36,301.87	142,430.43
American Shearer Mfg. Co..	F. K. Priest.....	Nashua, N. H.....	Mar. 22, 1875	40,000.00	40,000.00	100	5,020.31	10,894.27	85,201.89
Amory Mfg. Co.....	C. W. Amory.....	Boston, Mass.....	July 1, 1879	1,500,000.00	1,350,000.00	100	477,693.25	20,000.00	1,520,950.62
Annis Flour & Grain Co.....	Roswell Annis....	Manchester, N. H..	Aug. 11, 1892	20,000.00	20,000.00	100	800.00	2,300.00	25,000.00
Annis Grain & Lumber Co...	Roswell Annis....	N. Londond'y, N. H.	Aug. 11, 1892	40,000.00	40,000.00	100	6,000.00	12,000.00	74,000.00
Arno Musical Box Co.*.....	Matthew H. Foster	Boston, Mass.....	Jan. 20, 1887	100,000.00	100,000.00	50	181.26	5,231.01	100,000.00
Austin, Flint & Day Co.....	C. W. Boynton...	Manchester, N. H..	June 25, 1891	100,000.00	100,000.00	100	31,062.37	43,977.54	134,218.46
Baker's River Creamery Co..	B. A. Hall.....	W. Rumney, N. H..	April 16, 1892	4,000.00	3,400.00	100	1,000.00	550.00	4,000.00
Ball & Socket Fastener Co..	P. H. Dumaresq...	Boston, Mass.....	Jan., 1884	100,000.00	100,000.00	50	22,387.80	1,347.99	31,386.90
Barrington Creamery Ass'n	A. B. Locke.....	Barrington, N. H..	Jan. 1, 1891	1,500.00	1,500.00	25	1,800.00

REPORT OF THE SECRETARY OF STATE.

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Bath Lumber Co.....	Omer N. Blandin..	Bath, N. H.....	June 10, 1891	75,000.00	100	27,309.16	78,592.70	170,631.76
Beaudry Edge Setting and Heel Burnishing Mach. Co.	Geo. C. Chase.....	Hudson, Mass.....	Nov. 26, 1884	48,000.00	100	1,952.57	2,834.50	54,156.51
Bell Factory Co.....	S. W. French.....	Peterboro', N. H....	Sept. 18, 1893	10,000.00	25	.....	5.00	10,000.00
B. F. Haley Co.....	Chas. H. Haley....	Newmarket, N. H....	May 31, 1892	85,000.00	500	59,220.80	53,653.90	70,957.05
Black Hills Placer Mining Co.....	Chester M. Sprague	Boston, Mass.....	April 3, 1890	250,000.00	1	.....	.....	1,000.00
Blanchard & Twitchell Co...	G. W. Blanchard..	Berlin, N. H.....	Nov. 8, 1892	70,000.00	100	10,000.00	174,000.00	350,000.00
Blue Bank Gold Mining Co..	Geo. H. Johnson..	Boston, Mass.....	1881	500,000.00	20	10,878.00	.....	511,978.00
Blue Mountain Forest Ass'n.	Geo. S. Edgell....	New York city.....	Aug. 31, 1891	6,000.00	100	.....	.....	†
Board of Trade Building Co.	Isaac A. Hill.....	Concord, N. H.....	Jan. 15, 1889	50,000.00	100	75.00	.....	50,000.00
Boston Baking Powder Co...	Frank W. Gilman..	Boston, Mass.....	Apr. 19, 1888	20,000.00	1	3,661.48	1,162.64	22,723.75
Boston Fire and Police No- tification Co.....	G. H. Hamblett...	Boston, Mass.....	Mar. 4, 1892	20,000.00	25	250.00	600.00	500.00
Bradford Granite Co.....	H. K. Martin.....	Bradford, N. H.....	Oct., 1892	.....	50	.....	20.00	550.00
Braintree Granite Co.....	Stephen A. Lovejoy	Boston, Mass.....	Aug., 1889	75,000.00	100	1,630.00	10,985.00	86,221.00
Bristol Aqueduct Co.....	M. W. White	Bristol, N. H.....	Apr. 3, 1886	22,000.00	50	100.00	400.00	23,200.00
Bristol Improvement Co.....	Raymond Cavis....	Bristol, N. H.....	Mar. 20, 1894	7,500.00	25	60.00	500.00	2,750.00
Bristol Water Power Co.....	Frank P. Fields....	Bristol, N. H.....	Aug. 9, 1884	15,000.00	50	450.00	35.00	15,000.00
Browns Lumber Co.....	George R. Eaton..	Lancaster, N. H....	July 1, 1874	346,800.00	100	94,071.92	61,231.25	595,229.85
Busell Trimmer Co.....	J. E. Horr.....	Boston, Mass.....	Feb., 1880	300,000.00	10	15,433.76	562.67	351,462.55
Carter & Churchill Co.....	Frank C. Churchill	Lebanon, N. H....	Mar. 2, 1894	75,000.00	100	.....	.....	75,000.00
Cheshire Granite Co.....	W. L. Mason.....	Keene, N. H.....	Nov. 4, 1873	50,000.00	100	.....	.....	10,000.00

* Out of business.

† Park, etc.

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorpo- ration.	Authorized cap- ital.	Capital paid in.	Par value of shares.	Debts due cor- poration.	Debts due from corporation.	Assets of corpo- ration.
C. H. Hutchinson Foundry and Machine Works.....	C. H. Hutchinson..	Manchester, N. H..	Aug. 1, 1892	\$60,000.00	\$60,000.00	\$100	\$4,517.11	\$12,231.21	\$76,692.49
Claremont Creamery Asso'n	W. B. Ellis.....	Claremont, N. H....	April 5, 1889	4,000.00	4,000.00	50	.....	.....	4,000.00
Combination Nail Mach. Co.*	William E. Blunt..	Haverhill, Mass....	1889	1,000,000.00	1,000,000.00	10	.....	.....	.....
Concord Axle Co.....	D. Arthur Brown..	Penacook, N. H....	May, 1880	75,000.00	75,000.00	100	10,512.23	24,331.12	100,000.00
Concord Development Co....	J. E. Fernald.....	Concord, N. H.....	July 1, 1890	25,000.00	15,300.00	100	45.00	.....	16,307.22
Concord Land & Water Power Co.....	H. J. Odell.....	Concord, N. H.....	July 22, 1892	600,000.00	600,000.00	50	13,153.63	411,003.14	917,864.36
Concord Shoe Factory.....	W. F. Thayer.....	Concord, N. H.....	June 6, 1884	27,500.00	27,500.00	100	.....	300.00	†
Consolidated Hand Method Lasting Machine Co.....	Geo. W. Brown....	Boston, Mass.....	May 16, 1887	1,000,000.00	955,250.00	25	53,083.12	45,824.83	138,699.82
Contoocook Mills Co.....	G. E. Gould.....	Hillsboro' Br., N. H.	Dec., 1881	150,000.00	150,000.00	100	73,671.00	70,666.00	240,000.00
Contoocook Valley Tele- phone Co.....	Marcellus H. Felt.	Hillsboro' Br., N. H.	Nov. 22, 1893	5,000.00	3,250.00	25	80.00	320.00	2,500.00
Crane Manufacturing Co....	B. F. Drake.....	Lakeport, N. H....	Feb. 17, 1890	45,000.00	45,000.00	100	2,905.75	59.31	45,000.00
Crystal Lake Water Co.....	Albert E. Barney..	Canaan, N. H.....	Aug. 16, 1889	20,000.00	12,000.00	10	.....	.....	12,000.00
Cushing Process Co.....	E. Burt Phillips....	Boston, Mass.....	June 24, 1882	30,000.00	29,900.00	50	6,321.96	12,542.36	36,220.40
Daniels Cornell Co.....	Geo. W. Barber....	Manchester, N. H..	Sept. 1, 1892	50,000.00	50,000.00	100	48,546.72	47,756.33	43,371.15

REPORT OF THE SECRETARY OF STATE.

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	W. Cofran.....	Deerfield, N. H.....	1890	3,000.00	2,200.00	25	700.00	3,000.00
Deerfield Creamery Asso'n..	Chas. A. Siegemund	Boston, Mass.....	Oct. 13, 1892	30,000.00	30,000.00	100	155.00	1,112.67	†
D. K. Manufacturing Co.....	Thos. B. Garland..	Dover, N. H.....	July 9, 1885	50,000.00	23,800.00	50	.....	35,400.00	74,785.69
Dover Improvement Asso'n..	Edward T. Willson	Farmington, N. H.	April 15, 1892	7,500.00	7,500.00	50	2,533.32	669.88	3,085.68
Dow & Leighton Shoe Co....	L. J. Haines.....	Nashua, N. H.....	Jan. 2, 1894	2,000.00	2,000.00	25	200.00	.....	2,000.00
E. A. Boutell Medicine Co....	Edwin A. Jennings	Epping, N. H.....	Aug. 12, 1891	25,000.00	25,000.00	100	29,168.71	13,970.67	47,755.88
E. A. Jennings Co.....	Henry Tucker.....	Lakeport, N. H.....	Aug. 25, 1892	50,000.00	36,800.00	100	2,323.74	2,956.55	39,123.74
Economy Feed Water Heater Co.....	John Collins.....	Alton, N. H.....	Dec. 19, 1893	1,600.00	1,600.00	200	.....	.....	1,600.00
Eight Associates.....	B. S. Rowe.....	Boston, Mass.....	April 3, 1889	50,000.00	50,000.00	10	150.00	400.00	100.00
Electric Exercising Machine Co.....	Edward Dorsey...	Manchester, N. H..	April 5, 1892	150,000.00	150,000.00	100	32,337.79	85,172.95	263,817.81
Elliott Manufacturing Co....	A. D. Huntoon.....	Manchester, N. H..	Jan. 9, 1894	5,000.00	5,000.00	25	200.00	.....	5,200.00
Emergency Hand Fire Extinguisher Co.....	J. T. Emerson....	Claremont, N. H...	1890	75,000.00	75,000.00	100	4,395.96	72,068.01	151,834.25
Emerson Paper Co.....	S. C. Kennard.....	Manchester, N. H..	June, 1894	13,000.00	13,000.00	100	1,668.89	2,504.35	11,303.59
E. R. Coburn Co.....	Wm. C. Marshall..	Laconia, N. H.....	Mar. 15, 1893	100,000.00	100,000.00	100	2,668.74	3,463.44	105,611.33
Esty Sprinkler Co.....	H. F. Hoyt, Jr.....	Etna, N. H.....	April 12, 1880	2,000.00	1,250.00	25	109.00	715.00	2,500.00
Etna Creamery Co.....	Geo. W. Merritt...	Boston, Mass.....	April, 1881	500,000.00	500,000.00	100	23,257.08	89,086.64	97,858.47
Evans Artificial Leather Co..	Geo. S. Rogers....	Lebanon, N. H.....	Mar., 1887	150,000.00	150,000.00	50	3,714.01	46,990.56	207,193.51
Everett Knitting Works.....	Eben Folsom.....	Exeter, N. H.....	Dec. 31, 1892	150,000.00	15,000.00	50	7,580.11	3,058.41	17,200.00
Exeter Brass Works.....	E. S. Brown.....	Exeter, N. H.....	1884	27,600.00	27,600.00	100	1,375.61	35,800.00	63,500.00
Exeter Building Association	W. Burlingame...	Exeter, N. H.....	1870	90,000.00	90,000.00	100	23,870.99	27,844.84	119,647.85

* Doing no business. † Shoe factory. ‡ Plant, etc.

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorporation.	Authorized capital.	Capital paid in.	Par value of shares.	Debts due to corporation.	Debts due from corporation.	Assets of corporation.
Exeter Manufacturing Co.	Hervey Kent	Exeter, N. H.	Jan. 22, 1828	\$325,000.00	\$325,000.00	\$50	\$138.96	\$34,974.00	\$337,590.37
Fiberwood Co.	James Minot	Concord, N. H.	Mar. 8, 1889	75,000.00	75,000.00	100	313.60	5,500.00	76,837.30
Fisk Paper Co.	Geo. C. Fisk	Hinsdale, N. H.	Feb. 1, 1891	50,000.00	50,000.00	100	14,619.14	2,128.77	50,000.00
Fletcher & Webster Furniture Co.	J. M. Merrill, (Asst.)	Nashua, N. H.	Feb. 1, 1878	60,000.00	40,000.00	100	5,690.00	5,272.00	46,854.00
Franklin Malt Co.	Andrew Wiggin	Boston, Mass.	Jan. 7, 1889	187,500.00	187,500.00	50	.....	15,283.77	250,050.00
Gale Brothers Inc.	S. H. Gale	Exeter, N. H.	Jan. 31, 1894	205,000.00	205,000.00	100	220,738.52	50,723.19	37,885.33
Garvin's Falls Power Co.	Wm. A. Russell	Boston, Mass.	July 27, 1892	100,000.00	100,000.00	100	2,826.52	36,009.63	125,194.03
Garvin's Falls Pulp Co.	J. M. Wheaton	Boston, Mass.	Oct. 9, 1890	40,000.00	40,000.00	100	13,114.65	13,012.50	.....
Gilmanton Mills	A. B. Silsbee	Boston, Mass.	1875	100,000.00	100,000.00	100	98,531.14	40,677.52	103,921.64
Grange Block Co.	G. W. Springfield	Rochester, N. H. . . . .	.....	12,000.00	12,000.00	100	.....	.....	12,000.00
Gymnasium	Geo. H. Chandler	Manchester, N. H. . . . .	.....	6,000.00	6,000.00	10	.....	12,147.44	11,090.77
Haile & Frost Manufacturing Co.	William H. Haile	Springfield, Mass.	Aug. 1884	200,000.00	200,000.00	100	3,748.15	9,819.96	199,525.33
Hanover Water-Works Co.	Perley R. Bugbee	Hanover, N. H.	Mar. 31, 1893	75,000.00	45,000.00	100	500.00	19,000.00	64,000.00
Head & Dowst Co.	John Dowst	Manchester, N. H.	Mar. 19, 1891	500,000.00	100,000.00	100	162,182.05	184,132.99	370,977.05

Highland Street Sanitary Association	O. A. Brown.....	Ashland, N. H.....	June 14, 1893	500.00	384.48	5	.....	.....	384.48
Hillsborough Mills.....	Nash Simons.....	Wilton, N. H.....	June 27, 1873	500,000.00	220,000.00	100	629.20	123,107.94	310,737.14
Hillsborough Water-Works.	Donald Birnie.....	Springfield, Mass..	June, 1887	100,000.00	25,000.00	100	500.00	26,300.00	50,000.00
Hodgson & Holt Mfg. Co.....	J. F. Beede.....	Laconia, N. H.....	July 2, 1892	175,000.00	174,000.00	100	2,923.59	94,150.19	254,320.66
Holt Bros. Mfg. Co	M. L. Towle.....	Concord, N. H.....	Dec. 13, 1889	75,000.00	42,300.00	100	9,021.97	4,482.08	65,579.36
Hooksett Mills.....	Arthur E. Mason ..	Boston, Mass.....	Sept. 1, 1892	300,000.00	300,000.00	100	.....	164,997.35	464,997.35
H. P. Hood & Sons.....	C. H. Hood.....	Derry, N. H.....	Jan. 7, 1890	40,000.00	40,000.00	100	70,232.45	65,598.30	49,508.84
Ideal Mfg. Co.....	A. B. Davis.....	Tilton, N. H.....	Jan. 4, 1893	10,000.00	10,000.00	100	9,000.00	7,400.00	18,500.00
Isles of Shoals Steamship Co.	Cedrie Loughton...	Portsmouth, N. H..	Jan. 24, 1894	27,000.00	27,000.00	100	.....	.....	27,000.00
Israels River Creamery Co..	W. F. Burns.....	Lancaster, N. H....	April 7, 1893	3,000.00	3,000.00	100	145.29	2,860.74	5,941.97
James Baldwin Co.....	James F. Baldwin..	Manchester, N. H..	Jan. 2, 1887	75,000.00	75,000.00	50	40,671.02	24,890.72	92,717.82
J. A. Wright & Co.....	A. L. Wright.....	Keene, N. H.....	Dec. 31, 1893	30,000.00	30,000.00	100	1,263.84	58.67	27,000.00
J. H. Busell Mfg. Co.....	Geo. H. Johnson...	Boston, Mass.....	1889	100,000.00	100,000.00	5	55.00	77.00	101,209.00
J. Y. McQueston Co.....	E. A. McQueston..	Manchester, N. H..	Jan. 7, 1892	12,000.00	12,000.00	100	10,994.41	6,535.06	21,831.51
Keene Glue Co.....	E. O. Upham.....	Keene, N. H.....	June 6, 1883	30,000.00	30,000.00	100	8,545.18	15,183.18	44,292.61
Keene Mfg. Co.....	W. S. Hale	Keene, N. H.....	Aug. 4, 1885	50,000.00	50,000.00	100	2,661.13	13,696.43	72,838.31
Kennedy Land Co.....	Chas. C. Hayes....	Manchester, N. H..	Dec. 1892	25,000.00	25,000.00	50	2,189.74	10,540.47	40,290.92
Kidder Machine Co.....	John P. Proctor..	Franklin F'ls, N.H.	May 9, 1890	35,000.00	35,000.00	100	10,000.00	15,500.00	55,000.00
Kimball Carriage Co.....	D. S. Kimball	Manchester, N. H..	Feb. 1, 1891	75,000.00	75,000.00	100	46,886.98	58,823.67	145,339.86
Kingston Masonic Building Association	E. G. Flanders.....	Brentwood, N. H..	Jan. 25, 1893	4,000.00	4,000.00	50	.....	.....	4,000.00
Kirby Floral Co.....	Wm. N. Johnson...	Manchester, N. H..	June 1, 1891	2,000.00	1,442.50	50	601.77	1,862.83	4,049.07

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorporation.	Authorized capital.	Capital paid in.	Par value of shares.	Debts due corporation.	Debts due from corporation.	Assets of corporation.
Laconia Elec. Lighting Co....	C. W. Tyler.....	Laconia, N. H.....	Dec. 31, 1884	\$40,000.00	\$38,200.00	\$50	\$2,690.68	\$20,620.61	\$60,103.82
Laconia Ice Co.....	Chas. H. Lamprey.	Laconia, N. H.....	1890	8,000.00	3,200.00	100	.....	.....	4,000.00
Laconia & Lake Village Water-Works.....	Edmund Little.....	Laconia, N. H.....	Sept. 7, 1883	100,000.00	75,000.00	50	750.00	50,250.00	100,000.00
Laconia Land & Improvement Co.....	John W. Ashman..	Laconia, N. H.....	June, 1890	10,000.00	10,000.00	100	.....	4,753.68	15,174.42
Laconia Lumber Works.....	H. W. Gorrell.....	Laconia, N. H.....	Mar. 22, 1890	30,000.00	30,000.00	100	7,068.00	27,760.00	57,995.00
Lake Land Co.....	A. J. Fletcher.....	Nashua, N. H.....	June 8, 1892	10,000.00	2,799.88	100	520.90	984.76	4,350.95
Lake Sunapee Hotel Co.....	P. A. Johnson.....	Newport, N. H.....	1890	17,200.00	17,200.00	50	.....	20,000.00	40,303.05
Lancaster Electric Co.....	W. E. Bullard.....	Lancaster, N. H....	Aug. 6, 1889	18,000.00	18,000.00	50	1,042.72	183.94	20,315.72
Lancaster Water Co.....	W. H. McCarten...	Lancaster, N. H....	1891	50,000.00	50,000.00	100	16.02	9,057.00	63,715.71
L. C. Billings Co.....	Wm. F. Pinkham..	Milford, N. H.....	May 12, 1894	5,000.00	1,000.00	100	.....	.....	1,000.00
Lebanon Electric Light & Power Co.....	Henry M. Day.....	Lebanon, N. H.....	June 19, 1890	18,000.00	18,000.00	50	803.07	2,732.75	21,325.79
Leighton Machine Co.....	A. B. Dodge.....	Manchester, N. H.	Mar. 20, 1894	50,000.00	50,000.00	100	500.00	.....	50,000.00
Lisbon Creamery Co.....	L. F. Ash.....	Lisbon, N. H.....	May 9, 1892	4,000.00	4,000.00	25	.....	600.00	5,000.00
Littlefield Drug Co.....	Fred C. Porter.....	Manchester, N. H.	Mar. 25, 1893	4,100.00	4,100.00	100	590.75	101.54	4,050.00

Littleton Water & Electric Light Co.....	B. A. May.....	Chicago, Ill.....	June 16, 1887	75,000.00	75,000.00	100	.....	75,000.00	100,000.00
Lyman Creamery Co.....	D. H. Miner.....	Lyman, N. H.....	Mar. 11, 1892	2,000.00	2,000.00	25	.....	500.00	2,500.00
Lynn Box Machine Co.....	D. A. Kilham.....	Beverly, Mass.....	May 3, 1887	50,000.00	50,000.00	50	.....	.....	.....
Manchester Heating & Lighting Co.....	E. F. Higgins.....	Manchester, N. H.....	March, 1890	.....	15,000.00	100	21,596.48	21,829.03	31,436.99
Manchester Mills.....	J. Albert Walker.....	Boston, Mass.....	July 3, 1873	2,500,000.00	2,000,000.00	100	1,179,135.24	2,271,507.50	5,190,919.69
Manchester Opera House Co.	E. W. Harrington..	Manchester, N. H.....	Feb. 26, 1880	40,000.00	40,000.00	100	.....	2,000.00	42,000.00
Manchester Press Club.....	O. H. A. Chamberlen	Manchester, N. H.....	Jan. 20, 1894	.....	.....	.....	.....	.....	1,000.00
Manchester Shoe Mfg. Co...	James A. Weston...	Manchester, N. H.....	July 7, 1885	35,000.00	33,620.00	50	.....	1,300.00	35,000.00
Mark Flather Planer Co.....	Wm. J. Flather.....	Nashua, N. H.....	May 1, 1893	30,000.00	30,000.00	100	6,811.60	1,395.19	24,543.59
Mascoma Electric Light & Gas Co.....	M. E. Daley.....	White River June, Vt.....	April 11, 1891	135,000.00	70,000.00	100	1,931.75	19,636.47	50,000.00
Mascoma Flannel Co.....	F. B. Kendrick.....	Lebanon, N. H.....	1883	100,000.00	100,000.00	100	40,168.00	217,257.82	435,570.64
Mascoma Shoe Co.....	Henry M. Day.....	Lebanon, N. H.....	Mar. 6, 1890	14,500.00	14,500.00	50	.....	5,000.00	.....
McDonald Stone Cutting Machine Co.....	J. G. Gooch (acting)	Cambridge, Mass..	April 14, 1882	300,000.00	300,000.00	50	3,260.00	1,800.00	.....
Meriden Creamery Co.....	John T. Duncan....	Meriden, N. H.....	1893	3,500.00	2,850.00	25	650.00	1,000.00	3,800.00
Meredith Electric Light Co..	E. C. Mansfield....	Meredith, N. H.....	Nov. 9, 1893	8,000.00	8,000.00	100	100.00	150.00	8,500.00
Meredith Water Power Co...	Daniel E. Eaton....	Meredith, N. H.....	Sept. 15, 1890	50,000.00	17,000.00	100	.....	.....	.....
Milford Electric Light Co....	Fred H. Porter.....	Boston, Mass.....	Dec. 9, 1893	50,000.00	46,500.00	100	453.21	43,125.40	92,279.88
Mont Vernon Hotel Co.....	John M. Fox.....	Mont Vernon, N. H.	1890	15,000.00	15,000.00	100	.....	25,357.12	40,357.12
Morse & Kaley Mfg. Co.	F. E. Kaley.....	Milford, N. H.....	Oct., 1892	50,000.00	50,000.00	100	17,769.85	43,961.28	50,000.00
Nashua Boot & Shoe Mfg. Co.	W. A. Shedd.....	Nashua, N. H.....	Aug. 6, 1889	60,000.00	60,000.00	100	39,861.27	59,782.87	71,732.41

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorporation.	Authorized capital.	Capital paid in.	Par value of shares.	Debts due corporation.	Debts due from corporation.	Assets of corporation.
Nashua Building Co.....	W. D. Swart.....	Nashua, N. H.....	Dec., 1892	\$5,000.00	\$5,000.00	\$50	\$10,500.00	\$3,800.00	\$1,700.00
Nashua Iron & Brass Foundry Co.....	A. P. Baker.....	Nashua, N. H.....	April 1, 1890	50,000.00	50,000.00	100	31,342.77	31,705.86	65,520.41
Nashua Iron & Steel Co.....	Aretas Blood.....	Nashua, N. H.....	Jan. 2, 1829	600,000.00	515,600.00	400	100,000.00	8,848.80	.....
National Railway & Street Rolling Stock Co.....	Mark Harden.....	Everett, Mass.....	Feb. 9, 1884	500,000.00	500,000.00	50	3,000.00	100,000.00	500,000.00
New England Malt Co.....	Andrew Wiggin...	Boston, Mass.....	April 30, 1884	500,000.00	500,000.00	50	.....	1,108.50	*
New England Roller Grate Co.....	H. S. Williams.....	Boston, Mass.....	Jan. 3, 1889	30,000.00	30,000.00	10	5,351.17	3,796.84	15,000.00
N. H. Democratic Press Co..	James A. Halloran	Concord, N. H.....	April 27, 1885	29,000.00	29,000.00	100	13,564.93	5,971.66	31,486.01
N. H. Improvement Co.....	John F. Stark.....	Nashua, N. H.....	Aug. 18, 1890	100,000.00	100,000.00	100	5,884.30	750.00	103,745.64
N. H. Molded Granite Co....	J. A. Wright.....	Keene, N. H.....	June 23, 1891	100,000.00	81,200.00	100	.....	4,971.98	81,200.00
New Merrimack Glove Co....	Henry C. Davis...	Warner, N. H.....	July 18, 1890	40,000.00	39,850.00	50	38,306.54	91,033.19	54,406.00
Newport Electric Light Co..	Wm. F. Richards..	Newport, N. H.....	June 28, 1892	15,000.00	15,000.00	50	196.86	13,500.00	25,000.00
Newport Horse Breeders' Association	Frederick W. Aiken	Newport, N. H.....	May 2, 1891	5,000.00	70.00	10	.....	200.00	150.00
Nicholson & Sherry Co.....	A. B. Nicholson....	Manchester, N. H..	Dec. 27, 1892	7,000.00	7,000.00	100	2,300.00	2,200.00	7,500.00

North Monroe Steam Mill Co.	C. B. Paddleford..	Monroe, N. H.....	April 14, 1892	1,000.00	1,000.00	25	298.28	412.00	1,200.00
Northern Telephone & Telegraph Co.....	Edmund S. Willard	Boston, Mass.....	April 28, 1892	10,000.00	4,000.00	100	1,852.21	7,328.63	10,310.82
North Park Cattle Co.....	D. M. Anthony.....	Boston, Mass.....	June 9, 1885	200,000.00	200,000.00	100	.....	93,860.32	110,089.48
Northwood Building Asso'n.	Charles A. Hill....	Northwood Ridge, N. H.....	May, 1886	17,000.00	10,450.00	50	170.00	1,164.09	12,000.00
Norway Plains Co.....	Francis Cabot.....	Boston, Mass.....	1846	300,000.00	150,000.00	100	.....	95,678.33	179,518.88
Odell Band.....	Harry W. Gilchrist	Franklin, N. H.....	Dec. 19, 1893	1,125.00	1,125.00	25	.....	.....	1,125.00
Odd Fellows Building Association.....	C. A. Sleeper.....	Lakeport, N. H.....	Oct. 17, 1893	11,000.00	9,700.00	100	284.00	750.00	11,500.00
Odd Fellows Building Association of Milan.....	Jas. S. Phipps.....	Milan, N. H.....	June 12, 1893	5,000.00	5,000.00	25	.....	1,500.00	7,000.00
Opera Block Co.....	Geo. H. Tilton....	Littleton, N. H.....	June 7, 1881	20,000.00	20,000.00	100	234.16	14,200.00	45,000.00
Page Belting Co.....	C. T. Page.....	Concord, N. H.....	July, 1872	500,000.00	500,000.00	100	98,531.18	310,564.27	760,955.96
Paper City Houston Cure Co.	Fred F. Partridge.	Holyoke, Mass.....	April 28, 1893	50,000.00	50,000.00	50	500.00	500.00	50,000.00
Parker & Young Co.....	Charles Parker....	Lisbon, N. H.....	Dec. 23, 1891	50,000.00	50,000.00	100	41,876.93	78,467.50	92,747.40
Pepper Manufacturing Co...	A. T. L. Davis.....	Lakeport, N. H.....	Mar. 24, 1890	24,000.00	24,000.00	100	3,464.00	.....	40,000.00
Percy Lumber Co.....	L. C. Baldwin.....	Manchester, N. H...	Nov. 22, 1890	38,000.00	38,000.00	50	8,197.49	23,486.54	60,800.00
Peterboro' Improvement Co.	F. S. Tenney.....	Peterboro', N. H...	June 28, 1884	20,750.00	20,750.00	10	.....	.....	23,000.00
Pike & Heald Co.....	R. H. Pike.....	Manchester, N. H...	July 13, 1893	50,000.00	50,000.00	100	33,400.44	5,938.88	67,306.57
Pitman Manufacturing Co...	Joseph W. Pitman.	Laconia, N. H.....	July 1, 1875	200,000.00	54,000.00	100	60,506.99	42,088.13	138,000.00
Plymouth Creamery Co.....	D. S. Currier.....	Plymouth, N. H....	May 20, 1893	5,500.00	5,500.00	25	455.91	1,700.81	6,929.41
Plymouth Electric Light Co.	John H. Mudgett..	Plymouth, N. H....	June 19, 1891	10,000.00	10,000.00	100	331.01	2,672.97	12,443.48
Plymouth Veneer Co.....	D. B. Keniston	Plymouth, N. H....	Dec. 12, 1892	6,150.00	6,150.00	100	3,912.76	8,698.88	15,561.76

* Treasury stock, etc.

REPORT OF THE SECRETARY OF STATE.

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address of Treasurer.	Date of incorporation.	Authorized capital.	Capital paid in.	Par value of shares.	Debts due corporation.	Debts due from corporation.	Assets of corporation.
Ponemah Granite Quarrying & Manufacturing Co.	Neil McNeil	Boston, Mass.	Jan. 28, 1891	\$30,000.00	\$30,000.00	\$50	.....	\$4,000.00	\$30,000.00
Postal District Messenger Co.	G. C. Carpenter ...	Providence, R. I. ...	Aug. 1891	30,000.00	30,000.00	25	\$920.88	1,100.00	30,000.00
Prescott Piano Co.	Geo. D. B. Prescott	Concord, N. H.	Feb. 1, 1891	50,000.00	50,000.00	100	22,200.06	13,544.40	79,294.87
Queen City Land & Building Association	E. M. Slayton	Manchester, N. H. ....	.....	30,000.00	30,000.00	100	.....	15,000.00	48,000.00
Reinforced Rail-Joint Co.	H. O. Cushman	Boston, Mass.	Feb. 1892	600,000.00	600,000.00	100	100.00	1,500.00	*
Reynolds Loan Co.	E. E. Reynolds	Boston, Mass.	Nov. 29, 1892	1,000.00	1,000.00	50	19,440.44	20,384.40	21,636.16
Rimmon Manufacturing Co.	Chas. C. Hayes	Manchester, N. H.	Jan. 19, 1893	15,000.00	15,000.00	100	.....	5,900.00	21,255.12
Riverside Woolen Co.	C. C. Rogers	Lebanon	Mar. 20, 1894	85,000.00	85,000.00	100	.....	73,149.00	158,659.00
Rochester Ag. & Mech. Asso.	A. W. Hayes	Rochester, N. H.	July 18, 1879	5,000.00	5,000.00	50	.....	.....	7,500.00
Rochester Enterprise Asso.	H. M. Plumer	Rochester, N. H.	June 28, 1892	9,000.00	9,725.00	25	.....	9,307.40	12,000.00
Rockingham Building Asso.	Henry A. Shute	Exeter, N. H.	March, 1890	7,500.00	7,000.00	100	871.00	1,300.00	8,713.00
Sampson Automatic Heel Burnishing Co.	Hosea H. Dustin ...	Manchester, N. H.	1889	50,000.00	50,000.00	50	.....	2,900.00	50,600.00

Saranac Glove Co.....	Ira Parker.....	Littleton, N. H.....	Dec. 31, 1889	125,000.00	125,000.00	100	34,249.66	80,244.82	210,929.69
S. C. Forsaith Machine Co..	D. B. Varney.....	Manchester, N. H.....	May 1, 1884	275,000.00	275,000.00	100	175,922.22	159,154.03	514,536.74
S. ott Mill Reservoir Co.....	Samuel S. Stone...	Fitzwilliam, N. H.....	Aug. 21, 1871	2,000.00	1,606.00	50	.....	.....	1,606.00
Sherman Leather Company..	E. E. Johnson	Nashua, N. H.....	Mar. 13, 1893	8,000.00	8,000.00	50	840.29	3,178.81	6,271.00
Sherman Mining & Milling Co.....	Louis P. Howe.....	Marlboro', Mass....	Dec.	500,000.00	500,000.00	5	.....	5,800.00	20,000.00
Silver Gray Granite Co.....	E. F. Folsem.....	East Grafton, N. H.	1891	10,000.00	7,850.00	50	.....	.....	10,000.00
Slotted Rivet Co.....	Homer Rogers.....	Boston, Mass.....	Sept.	150,000.00	150,000.00	5	.....	2,666.74	152,666.74
Somersworth Building Co...	H. C. Gilpatrick...	Somersworth, N. H.	1884	17,000.00	17,000.00	10	.....	4,300.00	20,000.00
Somersworth Machine Co....	E. H. Gilman	Exeter, N. H.....	1848	300,000.00	225,000.00	100	97,568.75	217,513.54	345,380.97
So. Wolfeborough Blanket & Flannel Manf. Co.....	J. W. Springfield..	S. Wolfeboro', N. H.	1861	75,000.00	25,250.00	50	.....	7,100.00	32,000.00
Springfield Provision Co....	E. C. Swift.....	Boston, Mass.....	May 18, 1889	250,000.00	250,000.00	100	61,517.26	400,956.22	727,456.72
Standard Electric Time Co..	O. W. Tibbetts.....	Laconia, N. H.....	Dec. 7, 1893	1,200.00	1,200.00	50	80.00	.....	1,200.00
Stark Mills.....	Edmund Dwight...	Boston, Mass.....	July 2, 1838	1,250,000.00	1,250,000.00	1,000	552,996.45	748,200.00	1,821,259.07
Stoddard Lumber Co.....	H. B. Viall.....	Keene, N. H.....	May 24, 1884	99,000.00	99,000.00	100	5,000.00	300.00	100,000.00
Syndicate Publishing Co....	F. G. Riddle.....	Manchester, N. H.	July 1, 1893	10,000.00	5,450.00	100	2,014.50	3,895.46	9,389.49
Thomas A. Lane Co.....	Hiram D. Upton...	Manchester, N. H.	.....	30,000.00	30,000.00	100	18,592.52	6,713.02	19,147.31
Thompson Manf. Co.....	K. B. Fletcher, Jr.	Lancaster, N. H....	Jan. 1, 1893	50,000.00	50,000.00	50	10,764.91	8,250.69	61,500.00
Tilton Electric Co.....	E. J. Pillsbury	Tilton, N. H.....	.....	7,000.00	7,000.00	100	606.34	313.26	7,000.00
Tilton Hosiery Co.....	C. Boynton.....	Tilton, N. H.....	Dec. 23, 1891	56,000.00	56,000.00	100	2,000.00	.....	62,000.00
Tilton & New Hampton Telegraph & Telephone Co....	Frank P. Morrill...	New Hampton, N. H	Dec. 5, 1891	1,000.00	580.00	10	.....	.....	580.00

* Machinery, etc.

ABSTRACT OF ANNUAL RETURNS OF CORPORATIONS, 1894.—Continued.

NAME OF CORPORATION.	Treasurer.	Post-office address, of Treasurer.	Date of incorpo- ration.	Authorized cap- ital.	Capital paid in.	Par value of shares.	Debts due cor- poration.	Debts due from corporation.	Assets of corpo- ration.
Tilton & Northfield Aque- duct Co.....	John J. Pillsbury..	Tilton, N. H.....	.....	\$100,000.00	\$39,000.00	\$100	.....	\$9,000.00	\$48,000.00
Union Brass Co.....	A. F. Wood.....	Union, N. H.....	April 27, 1893	20,000.00	20,000.00	50	\$2,613.07	2,051.65	23,850.36
Union Hall Associates.....	E. B. Merrill.....	East Andover, N. H.	Dec. 15, 1893	1,000.00	830.00	5	152.79	195.00	1,000.00
Union Hall Co.....	Geo. H. Tilton....	Littleton, N. H.....	Dec. 24, 1891	10,000.00	10,000.00	100	191.41	2,936.39	13,462.01
Union Publishing Co.....	Joseph C. Moore..	Manchester, N. H.	1883	200,000.00	137,100.00	100	47,678.00	84,490.00	235,000.00
Universal Weeder Co.....	Wm. N. Johnson...	Manchester, N. H.	Dec. 26, 1891	6,000.00	6,000.00	25	378.52	2,875.00	7,840.30
Waumbeck Co.....	Francis Cabot.....	Boston, Mass.....	1868	500,000.00	100,000.00	100	17,718.53	50,127.23	92,682.50
Webb Granite & Construc- tion Co.....	Elliot K. Wheelock	Worcester, Mass..	Dec. 1891	200,000.00	200,000.00	100	46,202.00	45,292.00	232,051.00
West Lebanon Creamery Co.	W. P. Burton.....	West Lebanon, N. H	Mar. 12, 1888	4,000.00	3,350.00	25	.....	775.00	4,500.00
Weston & Hill Co.....	James W. Hill.....	Manchester, N. H.	Sept. 1, 1891	50,000.00	50,000.00	100	6,000.00	18,900.00	71,082.77
West Side Co.....	L. C. Baldwin.....	Manchester, N. H.	Sept. 29, 1890	35,000.00	35,000.00	100	.....	.....	37,854.06
Westville Manufacturing Co.	Chas. A. Stillman..	Winchester, Mass.	Mar. 1, 1893	50,000.00	50,000.00	100	308.10	2,600.00	13,000.00
Wheeler Publishing Co.....	J. C. Wheeler.....	Concord, N. H.....	Dec. 1892	10,000.00	10,000.00	25	4,687.04	5,512.76	6,126.54

Whitefield Manufacturing Co.....	Geo. H. Morrison..	Whitefield, N. H....	May 30, 1891	6,000.00	6,000.00	100	11,762.93	15,966.64	20,000.00
White Mountain Granite Co.	F. H. Johnston	No. Conway, N. H.	June, 1892	25,000.00	4,350.00	25	193.20	2,401.42	3,080.00
White Mountain Mineral Spring Water Co.....	J. B. Mowry.....	Boston, Mass.....	Nov. 27, 1882	15,000.00	14,253.32	50	1,187.17	924.64	.....
Winchester Tannery Co.....	A. C. Lawrence....	Boston, Mass.....	Jan. 8, 1894	75,000.00	75,000.00	500	8,890.00	15,000.00	90,465.00
Woodsville Manufacturing Co.....	E. B. Mann.....	Woodsville, N. H..	Mar. 23, 1893	150,000.00	.....	.....	.....	.....	.....



FORTY-NINTH ANNUAL REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE

TO

HIS EXCELLENCY THE GOVERNOR.

DECEMBER, 1894.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

PRINTED BY
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CONCORD, N. H.

STATE OF NEW HAMPSHIRE.

OFFICE OF BOARD OF BANK COMMISSIONERS,
BOARD OF TRADE BUILDING,
CONCORD, N. H., Dec. 1, 1894.

To His Excellency the Governor:

SIR:—The Board of Bank Commissioners has the honor to submit herewith its forty-ninth report, showing the condition of the following institutions placed by statute under its supervision:

Two State Banks.

Seventy Savings Banks.

Thirteen Trust Companies.

Seventeen Building and Loan Associations organized under chapter 166 of the Public Statutes.

Two Building and Loan Associations acting under special charters from the legislature.

Four Savings Banks in the hands of assignees, viz.: The Sandwich, Newmarket, Mechanics, and Derryfield.

The total number of banks, trust companies, and building and loan associations now under the supervision of the commissioners is one hundred and eight, an increase of one since the last report. An additional state bank was organized at Exeter in June last. Its examination for this report had necessarily to be so late that it could not be classified with the other state bank, and it will be found in the last part of this report immediately following the trust companies.

THE CONDITION OF THE SAVINGS BANKS JUNE 30, 1894.

The following comparative table, compiled from reports made to the commissioners by the savings banks, shows the condition of the savings banks at the close of business, June 30, 1894, and the changes during the year in the different classes of securities held by them:

TABLE.

Liabilities.

	1893	1894
Amount due depositors.....	\$74,377,278.99	\$70,616,943.66
Guaranty fund.....	4,290,166.34	3,950,981.86
Surplus.....	841,508.24	235,597.63
Interest.....	966,141.86	1,200,922.16
Miscellaneous indebtedness.....	192,498.47	198,609.47
	\$80,667,593.90	\$76,203,054.78

Resources.

	Value on books, 1893.	Value on books, 1894.
Loans secured by western farm mortgages.....	\$11,542,182.45	\$9,864,220.72
Loans secured by western city mortgages.....	9,225,862.10	8,247,173.07
Loans secured by local real estate.....	8,909,623.88	8,997,414.48
Loans on personal security.....	5,832,351.29	4,606,519.74
Loans on personal security (western).....	1,535,047.25	1,026,180.26
Loans on collateral security.....	5,921,387.52	4,950,211.15
Loans on collateral security (western).....	1,707,037.79	1,455,296.73
United States and state bonds.....	414,850.00	423,400.00
County, city, town, and district bonds.....	10,326,322.07	10,977,599.04
Railroad bonds.....	7,866,249.53	7,137,084.69
Miscellaneous bonds.....	6,587,188.31	6,653,159.77
Bank stock.....	2,632,225.26	2,519,222.65
Railroad stock.....	2,585,867.59	2,495,126.16
Manufacturing stock.....	409,769.00	409,454.00
Miscellaneous stocks.....	1,520,728.27	1,306,805.96
Miscellaneous investments.....	437,302.84	348,469.95
Real estate by foreclosure.....	1,261,157.46	2,481,098.44
Real estate purchased.....	370,309.04	427,644.98
Cash on hand and on deposit.....	1,582,182.25	1,876,972.99
	\$80,667,593.90	\$76,203,054.78

The net decrease of savings deposits in the savings banks and trust companies for the year ending June 30, 1894, after dividends of the year had been added to the deposit accounts, was in round numbers four million dollars. The dividends for that period were \$2,479,622.69. Exclusive of dividends credited, the withdrawals exceed the deposits by about \$6,500,000.

The examination papers of the commissioners, which cover an average year for all the savings banks, and a slightly different period than the above, show the deposits received for that period to have been \$11,470,217.65, and the withdrawals \$17,544,507.68, an excess of withdrawals over deposits of \$6,074,290.03.

Since 1879 every year has shown an increase of deposits in the savings banks until the year ending June 30, 1894; and the average increase for this period of fourteen years has been nearly \$3,500,000 per annum. Compared with this period of increase, the year ending June 30, 1894, shows a loss of over seven million dollars of deposits.

The withdrawals still continue to largely exceed the deposits. For the five months from June 30, 1894, to December 1, 1894, the net loss of deposits in the savings banks and trust companies was over \$1,500,000. Deducting the dividends credited during this period, the withdrawals exceed the deposits by more than \$2,000,000.

The guaranty fund and surplus of the savings banks have decreased nearly one million dollars, by reason of losses, reduction of book value of assets, and charges incident to the protection of western real estate holdings.

Western mortgages show a decrease of	\$2,656,650.76
Loans on local real estate, an increase of	87,790.60
Loans on personal security (local), a decrease of	1,225,831.55
Loans on personal security (western), a decrease of	508,866.99
Loans on collateral security (local), a decrease of	971,176.37
Loans on collateral security (western), a decrease of	251,741.06
United States and State bonds, an increase of	8,550.00
County, city, town and district bonds, an increase of	651,276.97
Railroad bonds, a decrease of	729,164.84
Miscellaneous bonds, an increase of	66,021.46
Bank stock, a decrease of	113,002.61
Railroad stock, a decrease of	90,741.43
Manufacturing stock, a decrease of	315.00
Miscellaneous stocks, a decrease of	213,922.31
Miscellaneous investments, a decrease of	88,832.89
Real estate by foreclosure, an increase of	1,219,940.98
Real estate purchased, an increase of	57,335.94
Cash on hand and on deposit, an increase of	294,790.74
Total assets, a decrease of	4,464,539.12

The total number of depositors, or open accounts is 169,510, a decrease of 5,144 for the year. Last year there was an increase of 4,705.

The deposits average \$416.59 to each depositor, and if divided among the people of the state would give to each individual \$187.81.

The aggregate amount of home loans—real estate, personal, and collateral—is \$18,554,145.37, a decrease for the year of \$2,109,217.32. The decrease in western loans—real estate, personal, and collateral—is \$3,417,258.81.

The accumulations of the savings banks are invested as follows, as shown by the examination papers of the commissioners: In New Hampshire, \$24,924,431.79; in New England, \$28,434,424.36; out of New England, \$47,187,061.87. Of the amount invested out of New England, \$20,628,524.94 is in western mortgage, personal, and collateral loans, \$2,355,739.76 in western real estate, and \$24,202,797.17 in United States, state, county, city, town, district, railroad, and miscellaneous bonds, in bank, railroad, manufacturing, and miscellaneous stocks, and in miscellaneous investments, such as warrants, county judgments, etc.

The amount of real estate held by foreclosure is divided sectionally as follows: In New England, \$161,176.69; in western states, \$2,355,739.76.

The holdings of the savings banks of western mortgages have steadily decreased since 1891, when they reached their highest point, being at that time \$25,035,676.68. The net decrease since then has been \$4,568,543.13. In the foregoing is included not only investments classed as western loans, but real estate acquired by the foreclosure of such loans in default. The purchase of western mortgages has been practically discontinued by the savings banks, and where new loans of this character are taken, they are almost entirely for the extension of old loans. The income from this class of investments has fallen off materially for several years by the reduction of interest rates, and it has been greatly impaired the past year by the crop failures in the west. No inconsiderable amount of these investments is at the present time in default in interest payments. In addition, there is considerable expense attending the protection of the savings banks' interests in defaulted western loans, which become a charge upon present earnings and past accumulations. Following the recommendations of the commissioners, the foreclosure expenses, and taxes advanced have been in most instances charged off, so that the amount of western loans and foreclosed real estate held by the banks represents only the face of the original investments. With the improvement of conditions in the west, a part of these expenses will be repaid with the payment of the loans; but for several years to come there will be expense to the

banks in protecting their western holdings. There will also be shrinkages in this class of property to be charged off. While the ultimate loss to the banks may not be considerable in the aggregate, if they are not compelled to make forced sales of this property, the expense of carrying and protecting it will continue for some time a burden upon their income.

REDUCTION OF TAXES.

In prior reports, the attention of the legislature has been repeatedly called to the question of a reduction of the state tax on savings deposits. The earning capacity of the savings banks is such that they can no longer pay four per cent. dividends to their depositors. Many of them have already reduced their rate to three per cent., and before the close of the calendar year all the savings banks, with very few exceptions, will have reached a three per cent. basis.

The continued withdrawal of deposits from the savings banks of this state is because of the reduction in the dividend rate; and these withdrawals will be largely increased if depositors become satisfied that the dividend rate is to remain permanently below four per cent. The savings banks of neighboring states are still generally paying four per cent. dividends to their depositors, and our savings banks are certain to lose the deposits of non-residents, aggregating several millions, if this difference in dividend rates continues, to say nothing of the deposits of residents which will be withdrawn from all parts of the state and be transferred to the savings banks of adjoining states.

The policy of the state has been to encourage the accumulation of money in the savings banks; and it has been a profitable policy for the state. Not a dollar of the deposits escapes taxation; and the tax is collected and returned to the state without expense. Last year New Hampshire stood fifth among the states of the union in the amount of her savings deposits, and in proportion to her population she stood first. For the purposes of taxation the deposits of her savings banks were nearly four times the valuation of all the railroad property in New Hampshire, including the rolling stock and equipments; more than four times the valuation of the manufacturing plants of the state; equal to three fifths of the value of all the land and buildings in the state, and two fifths of all the inventories of the state as returned by the selectmen and assessors of the towns and cities. Since the first tax was levied on savings deposits by the state in 1865, there has been

collected and distributed to the towns nearly eleven million dollars in taxes on these deposits. In three fourths of the towns of the state the savings bank tax more than pays the state tax; while taken as a whole, it is almost equal in amount to one and a half times the state tax. The question, therefore, of holding these deposits in the savings banks, to say nothing of further increasing them, is of vital importance to the tax payers of the state.

The deposits have already decreased several millions. Continued withdrawals indicate the dissatisfaction of depositors with the rate of dividends, while the withdrawals from banks near the state borders, and the calls of non-resident depositors upon savings banks in all parts of the state, show that a transfer of deposits is being made to the savings banks of other states.

The loss of deposits is a direct loss of revenue to the towns of the state.

No small part of the deposits in New Hampshire savings banks came to the banks because of the large rate of dividends paid. These deposits will remain so long as our savings banks can pay dividends equal to the dividends paid by similar institutions in other states. If withdrawn, our savings banks will not again be in a position to invite their return.

The advantages enjoyed by the savings banks of this state for years, by reason of the investment of their money in the west, no longer exist.

Rates in the west on conservative investments, such as a savings bank ought to make, offer no inducement for other than surplus funds not called for in the east.

The savings banks of New Hampshire are now obliged to compete with the banks of other New England states for investments.

Yet our savings banks are paying a larger tax rate than the savings banks of any other New England state,—a quarter of one per cent. more than Maine and Vermont, and three quarters of one per cent. more than Massachusetts, Rhode Island, and Connecticut.

New Hampshire pays one per cent., Maine and Vermont three quarters of one per cent., Massachusetts one half of one per cent. with exemptions which reduce it to one quarter of one per cent., and Rhode Island and Connecticut one quarter of one per cent.

The state, in neglecting to restrict the investments of the savings banks, and in exacting a larger tax on savings deposits than other New

England states, is in part responsible for the losses and diminished income accruing to the banks on account of western investments.

The state is, therefore, in duty bound to contribute its share towards the relief of the burden now resting heavily upon these institutions.

When the savings banks were paying dividends of five per cent. or more the state received one per cent tax. When the banks paid dividends of four per cent. the state received its one per cent. tax. Now that the banks can no longer pay four per cent., is it good policy for the state to still exact its one per cent. tax, with the probability of permanently reducing its revenue from this source?

This is not a matter of personal concern to the officers of savings banks. In the mutual savings banks whatever profit there is goes to the depositors, while the guaranty banks, few in number, have paid but meagre dividends to their stockholders, and in several cases none at all. It is doubtful if the trustees of the savings banks in this state are discharging their full duty to their depositors in not taking a more active interest in this question.

Briefly stated, the question is one of policy for the state. The savings banks of New Hampshire are competing with those of other New England states for deposits on unequal terms. A reduction of the state tax will enable them in the near future to resume four per cent. dividends. Paying the same rate of dividends paid in other New England states will enable them to hold deposits. The seventy millions now in the savings banks and trust companies will increase in the next decade to one hundred millions from the accretion of dividends alone, unless the state pursues a policy which will drive deposits into the banks of other states. Is it not better to accept a less tax than one per cent. on the present amount of deposits, with the prospect that they will increase in ten years to \$100,000,000, than to insist upon a one per cent. tax on a constantly diminishing amount that may fall to \$40,000,000 in less than a decade? This is the problem for the legislature to consider.

TRUSTEES OF SAVINGS BANKS.

The commissioners invite attention to what was said in their report last year on the subject of too large boards of trustees for saving institutions, and renew the recommendation then made.

"Of late years it has become the practice of savings banks of the state to enlarge their board of trustees. New savings banks, to attract

deposits, create a numerous board of trustees, made up largely of prominent men scattered over territory adjacent to the location of the bank. Their names are held out to the public as an earnest that the bank is honestly and sagaciously conducted, and yet some of them never qualify, and many of them are so situated that it is impossible for them to give any attention to the management of the bank. If trouble comes, it then appears that these men, whose success in their own business has led to the use of their names as trustees, know absolutely nothing of the affairs of the bank.

"It would be well if there were a statute limiting the number of trustees of financial institutions under state supervision to seven, which should provide that if trustees or directors do not qualify within thirty days after their election their offices shall become vacant, and be filled by new elections. The clerk of the corporation should also be required to publish a list of trustees or directors, under penalty for publishing the name of any trustee or director who has not qualified as required by law."

TRUST COMPANIES AND SAVINGS BANK CHARTERS.

The commissioners also renew the recommendations made last year regarding trust companies, and the character of charters hereafter granted to savings banks. Institutions receiving saving deposits should be prohibited from transacting any other kind of business; and charters hereafter granted to savings banks should be solely on the mutual plan.

SAVINGS BANK INVESTMENTS.

The states of Maine, Vermont, Massachusetts, Connecticut, and New York have laws prescribing the character of investments savings banks can make. For a number of years the field of investments for savings banks of this state was unlimited. In 1891 a law was passed prohibiting the purchase of some classes of securities, and limiting the amount that could be held of certain other classes. This statute did not undertake to define what the investments should be, but was prohibitory of further purchases of some investments already held by the savings banks.

Experience shows that an unlimited field of investments is not conducive to the security of savings banks. The ultimate losses are not compensated by the larger dividends paid to depositors. The state

can be liberal in dealing with the investments of the savings bank and yet define them in such a way as to strengthen the banks and promote their usefulness. The necessity of legislation is now generally admitted, but it should be carefully considered before enactment. The commissioners invite attention to what was said in the last report on this subject.

ENJOINED INSTITUTIONS.

Since the last report two additional savings banks have been enjoined by the court on application of the bank commissioners,—the Alton and the Keene Guaranty Savings Banks. The Alton savings bank was restrained from receiving deposits, and from paying to any one depositor more than ten per cent. of his deposit account. The Keene Guaranty Savings Bank was originally restrained from receiving or paying deposits, but the injunction was afterwards modified so that the bank could pay its depositors twenty-five per cent. of their deposit accounts, such payments to be treated as prepayments on account of dividends, in case the bank could not eventually resume business. The resumption of business by either of these institutions is entirely dependent upon their ability to make collections, which it is impossible as yet to determine.

Since the last report, the following savings banks under injunction have had their deposit accounts reduced under the provisions of section 27, chapter 165 of the Public Statutes, and the injunctions restraining them from transacting business have been dissolved: The Cochecho and Dover Five Cents Savings Banks of Dover, the Farmington of Farmington, the Contoocook of Peterborough, and the Wolfeborough of Wolfeborough. The deposits of the Cochecho Savings Bank were reduced fifteen per cent. February 2, 1894, and its affairs now show a greatly improved condition, as will be seen by the examination of a later date published in this report. The ultimate loss to the depositors of this bank will be small. The deposits of the Farmington, Dover Five Cents, Wolfeborough, and Contoocook Savings Banks were each reduced twenty-five per cent. As their impairment came about largely because of their western investments, it is impossible to now estimate how much of the shrinkage made by the reduction will be loss.

The Bank of New England has had its injunction dissolved except

so far as it relates to its savings department, which it is voluntarily closing out. This bank has already been authorized to pay two dividends to its depositors, aggregating 45 per cent.

THE NEW HAMPSHIRE TRUST COMPANY.

The secured debenture holders of this company have nearly all assented to the trust agreement creating a new trust, have surrendered their bonds, and accepted the new bonds of the company at a reduced rate of interest and for an extended period. The new trustees are Isaac W. Smith and Elijah M. Topliff, of Manchester, and A. T. Batchelder, of Keene.

The injunction issued against the company has been so far modified as to authorize a payment of $33\frac{1}{3}$ per cent. dividend to the depositors of its savings department, a large part of which has been paid.

By means of off-sets, and by the maturing of collateral given to secure some of its creditors prior to the injunction, the company has made a large reduction of its liabilities in its business department.

The company has practically completed its building in Manchester, known as the Kennard block, and rented a considerable part of it. There is a mortgage on the property of \$98,841.39. The rentals of that part of the building now occupied are several thousand dollars per annum in excess of the ground rent, insurance, maintenance, and interest on the mortgage.

Within the past two years the company has charged off estimated loss and shrinkages of values in its assets of \$400,000. The present book value of its assets represents what its officers believe they can realize from those assets under a normal condition of affairs in the West. They expect to pay all creditors in full.

The value of a large part of the assets of this company,—and the same may be said of all banks and institutions that have invested largely in the same class of securities,—depends upon the revival of business activity in the West, and the recovery of values in that section of the country within a reasonable time.

LOCAL BUILDING AND LOAN ASSOCIATIONS.

The number of local building and loan associations remains the same as last year. These associations show a steady growth year by year. Their total assets Oct. 31, 1894, were \$1,368,227.68, an increase

of \$346,607.04, for a period of eleven months, the time which has elapsed since the last report to the commissioners.

The dues received during the same period were \$306,751, and withdrawals were \$87,964.47.

Their loans on real estate security aggregate \$1,248,314.65, and their loans on shares \$28,804. Their loans repaid since the last report were \$53,907.07.

The receipts and disbursements of these associations are now over half a million dollars annually. Their expenses are small, and the periodical savings of members contribute to the building and purchase of homes for themselves. Some of the associations have now reached the age where it is necessary to take advantage of the statute providing for the retirement of unpledged shares. It would simplify matters and do away with questions now arising over the distribution of profits if the monthly premium plan were substituted for the gross premium plan now in force in this state. This change is not likely to occur through the voluntary action of the associations. If it is to come, it will be by legislative action.

FOREIGN AND NATIONAL ASSOCIATIONS.

No additional national building and loan association has been licensed by the commissioners under the provisions of chapter 62 of the session laws of 1893 to do business in this state. Applications have been made by several, but all have failed to meet the requirements of the commissioners. Of the two licensed in 1893, one, the Southern Building & Loan Association of Knoxville, Tenn., has withdrawn from the state. Only one now has the license of the commissioners, the United States Savings & Loan Company of St. Paul, Minn.

National building and loan associations are still in the experimental stage of their existence. They are recognized by a number of the states, and in some there are statutes regulating their business and limiting their expense funds. They undertake to do on a large scale and over an extended territory what the local associations do in a limited field. In this, as in any other business, much depends upon the capacity and integrity of the officers. If the loans are placed with the same care that governs the local associations, the losses will be comparatively small. One association applying for admission to the state was refused a license because the amount of its holdings of foreclosed

real estate indicated that there had been lack of business prudence in placing its loans. The same care is essential in making loans for a building and loan association that is necessary in making them for a bank. If the money of the association is loaned indiscriminately, there cannot fail to be losses. The management of these associations calls for the highest class of business ability.

JAMES O. LYFORD,
ALPHEUS W. BAKER,
JOHN HATCH,

Board of Bank Commissioners.

STATE BANK.

SALMON FALLS STATE BANK.—SALMON FALLS.

O. S. BROWN, *President.*

W. H. MORTON, *Cashier.*

Directors—O. S. Brown, J. Q. A. Wentworth, Frank Brown, C. F. Wood, H. M. Plumer, J. D. Roberts, E. A. Stevens.

Investment Committee—Directors of the bank.

STATEMENT.

Liabilities.

Capital stock	\$50,000.00		\$50,000.00
Due depositors.....	30,791.65		30,791.65
Bills unredeemed.....	1,099.00		1,099.00
Interest	14,197.74		14,197.74
Dividends unpaid.....	270.00		270.00
Premium on bonds and stocks.....	600.00		
	\$96,958.39		\$96,358.39

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages	\$32,869.96	\$32,869.96	\$32,869.96
Loans secured by local real estate...	865.00	865.00	865.00
Loans on personal security.....	9,272.50	9,272.50	9,272.50
Loans on personal security (western)	11,065.00	11,065.00	11,065.00
Loans on collateral security.....	4,280.00	4,280.00	4,280.00
Loans on collateral security (western)	457.00	457.00	457.00
City bonds.....	5,500.00	5,000.00	5,000.00
Miscellaneous bonds.....	17,100.00	17,000.00	17,000.00
Real estate purchase (bank building).....	1,854.25	1,854.25	1,854.25
Cash on deposit in national banks...	13,056.79	13,056.79	13,056.79
Cash on hand.....	637.89	637.89	637.89
	\$96,958.39	\$96,358.39	\$96,358.39

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 17, 1893, to May 21, 1894.

Gross earnings	\$6,613.03
From surplus	6,478.78
	<hr/>
	\$13,091.81
Deduct interest paid out	\$106.28
Deduct expenses	644.17
Deduct local taxes	141.36
Deduct losses charged off	9,200.00
	<hr/>
	10,091.81
	<hr/>
Net earnings	\$3,000.00
Paid stock dividends Sept., 1893, and March, 1894	3,000.00
	<hr/>
Surplus and interest, last examination	\$20,676.52
From surplus	6,478.78
	<hr/>
Surplus and interest, present examination	\$14,197.74

Incorporated 1851.

Examination May 21, 1894, by James O. Lyford.

Cashier's bond, \$20,000. Date of bond, Oct. 9, 1884.

Assistant cashier, J. Q. A. Wentworth.

Annual compensation of cashier, \$200.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Total amount loaned or invested in New Hampshire, \$16,909.64.

Total amount loaned or invested in New England, \$29,966.43.

Total amount loaned or invested out of New England, \$66,391.96.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the state, 27.

Total number of loans in the state, 30.

SCHEDULE OF BONDS OF THE SALMON FALLS STATE BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY.			
Bay City, Mich., 8s.....	\$5,500.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Burlington Electric Ry. Co., Iowa, 6s	\$6,000.00	\$6,000.00	\$6,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Salt Lake City Railroad Co., 6s.....	5,100.00	5,000.00	5,000.00
St. Joseph Water Co., Mo., 6s.....	1,000.00	1,000.00	1,000.00
	\$17,100.00	\$17,000.00	\$17,000.00

SAVINGS BANKS.

ALTON FIVE-CENTS SAVINGS BANK.—ALTON.

CHARLES E. WALKER, *President*. AMOS L. ROLLINS, *Treasurer*.

Trustees—Amos L. Rollins, Romeyn B. Hurd, Charles E. Walker, Andrew Varney, Albert R. Page, Alonzo S. French, M. V. B. Nutter, William Hayes, S. C. Wentworth, Hiram M. Clark, Herbert J. Jones, Charles H. McDuffee.

Investment Committee—Amos L. Rollins, Alonzo S. French, Andrew Varney.

STATEMENT.

Liabilities.

Amount due depositors.....	\$62,550.82		\$62,550.82
Interest	478.85		478.85
	\$63,029.67		
Premium on bonds and stocks im- paired	526.00		
	\$62,503.67		\$63,029.67

Resources.

	Market Value June 27, 1894.	Par value.	Value on Books.
Loans secured by western farm mortgages	\$10,375.00	\$10,375.00	\$10,375.00
Loans secured by local real estate...	22,223.68	22,223.68	22,223.68
Loans on personal security	7,380.14	7,380.14	7,380.14
Loans on collateral security	618.04	618.04	618.04
County, city, town, and district bonds.....	5,370.00	5,200.00	5,200.00
Miscellaneous bonds.....	8,500.00	9,100.00	9,100.00
Railroad stock.....	1,504.00	3,200.00	1,600.00
Miscellaneous stocks	500.00	500.00	500.00
Warrants.....	774.66	774.66	774.66
Real estate by foreclosure.....	2,002.35	2,002.35	2,002.35
Cash on hand.....	3,255.80	3,255.80	3,255.80
	\$62,503.67	\$64,629.67	\$63,029.67

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 18, 1893, to September 7, 1894.

Gross earnings	\$2,981.60
From guaranty fund	3,300.00
From surplus	758.12
	<hr/>
	\$7,039.72

Deduct interest paid out	\$31.69
Deduct expenses	575.21
Deduct state tax	660.08
Deduct other taxes	119.97
Deduct western foreclosure expenses	92.79
Deduct premiums charged off	184.33
Deduct losses charged off	4,896.80
	<hr/>
	6,560.87

Surplus	\$478.85
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Incorporated 1869.

Examination Sept. 7, 1894, by Alpheus W. Baker.

Treasurer's bond, \$25,000. Date of bond, Jan. 30, 1893.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, \$75; as surety, nothing.

Amount of deposits, \$62,550.82; decrease since last examination, \$4,474.51.

Amount of deposits received since last examination, including dividends credited, \$2,048.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$6,522.51.

Total amount loaned or invested in New Hampshire, \$34,730.01.

Total amount loaned or invested in New England, \$36,930.01.

Total amount loaned or invested out of New England, \$26,099.66.

Largest amount loaned to any individual, corporation, or company, \$3,400.

Number of single loans of \$1,000 or less to separate parties in the state, 88.

Total number of loans in the state, 93.

SCHEDULE OF BONDS AND STOCKS OF THE ALTON FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Johnson, Wyo., 6s	\$1,030.00	\$1,000.00	\$1,000.00
Natrona, Wyo., 6s	1,030.00	1,000.00	1,000.00
Chaffee, Col., 6s	200.00	200.00	200.00
	\$2,260.00	\$2,200.00	\$2,200.00
CITY AND TOWN.			
Ellensburg, Wash., 6s	\$1,000.00	\$1,000.00	\$1,000.00
Great Falls, Mont., 6s	1,070.00	1,000.00	1,000.00
	\$2,070.00	\$2,000.00	\$2,000.00
SCHOOL DISTRICT.			
Utah County, Lehi District, Utah, 6s	\$1,040.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
E. H. Rollins & Sons, deb., 6s	\$1,000.00	\$1,000.00	\$1,000.00
New Eng. Loan & Trust Co., deb., 6s.	500.00	500.00	500.00
Johnson Loan & Trust Co., deb., 6s...	2,400.00	3,000.00	3,000.00
Windsor Land & Investment Co., Denver, 6s	1,000.00	1,000.00	1,000.00
National Cordage Co., 8s	600.00	600.00	600.00
Metropolitan Railway Co., Denver, 6s	1,000.00	1,000.00	1,000.00
Grand Forks Gas & Electric Co., N. Dak., 6s	2,000.00	2,000.00	2,000.00
	\$8,500.00	\$9,100.00	\$9,100.00
STOCKS.			
RAILROAD.			
Central Massachusetts, preferred ...	\$1,504.00	\$3,200.00	\$1,600.00
MISCELLANEOUS.			
New England Loan & Trust Co., Iowa	\$500.00	\$500.00	\$500.00

AMOSKEAG SAVINGS BANK.—MANCHESTER.

MOODY CURRIER, *President.*HENRY CHANDLER, *Treasurer.*

Trustees—Moody Currier, Joseph E. Bennett, Lucien B. Clough,
Otis Barton, Henry Chandler, Allen N. Clapp, Gordon Wood-
bury, Albert O. Brown, Roger G. Sullivan.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,332,354.45	\$4,332,354.45
Guaranty fund.....	250,000.00	250,000.00
Interest.....	169,672.73	169,672.73
Premium on bonds and stocks.....	265,676.25	
	\$5,017,703.43	\$4,752,027.18

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$649,162.19	\$649,162.19	\$649,162.19
Loans secured by western city mortgages.....	176,875.00	176,875.00	176,875.00
Loans secured by local real estate...	710,482.49	710,482.49	710,482.49
Loans on personal security.....	292,005.05	292,005.05	292,005.05
Loans on personal security (west- ern).....	106,006.03	106,006.03	106,006.03
Loans on collateral security.....	543,180.08	543,180.08	543,180.08
Loans on collateral security (west- ern).....	53,250.00	53,250.00	53,250.00
United States bonds.....	114,000.00	100,000.00	100,000.00
County, city, town, and district bonds.....	257,859.00	242,760.00	242,635.00
Railroad bonds.....	608,450.00	679,000.00	601,920.00
Miscellaneous bonds.....	124,750.00	123,000.00	122,496.75
Bank stock.....	304,614.00	234,100.00	224,100.00
Railroad stock.....	470,350.00	448,050.00	412,240.00
Manufacturing stocks.....	198,150.00	176,000.00	163,500.00
Miscellaneous stocks.....	167,075.00	108,500.00	112,680.00
Warrants.....	11,674.00	11,674.00	11,674.00
Real estate by foreclosure.....	42,650.00	42,650.00	42,650.00
Real estate purchased.....	42,883.32	42,883.32	42,883.32
Cash on deposit in national banks...	142,784.54	142,784.54	142,784.54
Cash on hand.....	1,502.73	1,502.73	1,502.73
	\$5,017,703.43	\$4,883,865.43	\$4,752,027.18

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 3, 1893, to April 9, 1894.

Gross earnings	\$293,482.88
Deduct interest paid out	\$15,997.53
Deduct expenses	13,517.34
Deduct state tax	46,527.63
Deduct western taxes	3,096.18
Deduct reduction of book value of bonds and stocks	55,375.00
Deduct premiums charged off	5,729.77
Deduct losses charged off	16,896.37
Deduct western foreclosure expenses	542.71
	<hr/> 157,682.53
Net earnings	\$135,800.35
From surplus	41,219.42
	<hr/>
Dividend July, 1893	\$177,019.77
Surplus and interest, last examination	\$210,892.15
From surplus	41,219.42
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Surplus and interest, present examination	\$169,672.73

Incorporated 1852.

Examination April 9, 1894, by A. W. Baker and John Hatch.

Treasurer's bond, \$200,000 Date of bond, Dec. 8, 1884.

Clerks, J. E. Currier and H. L. Davis.

Annual compensation of treasurer, \$7,300.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$64,200; as surety, \$2,000.

Amount of deposits, \$4,332,354.45; decrease since last examination, \$376,209.22.

Amount of deposits received since last examination, including dividends credited, \$945,753.76.

Amount of dividends declared since last examination, \$177,019.77.

Amount paid out on account of deposits since last examination, \$1,321,962.98.

Total amount loaned or invested in New Hampshire, \$2,141,538.21.

Total amount loaned or invested in New England, \$2,319,238.21.

Total amount loaned or invested out of New England, \$2,432,788.97.

Largest amount loaned to any individual, corporation, or company, \$125,571.57.

Number of single loans of \$1,000 or less to separate parties in the state, 193.

Total number of loans in the state, 429.

BANK COMMISSIONERS' REPORT.

9

SCHEDULE OF BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s.....	\$114,000.00	\$100,000.00	\$100,000.00
RAILROAD.			
Maine Central, 6s.....	\$29,000.00	\$25,000.00	\$25,000.00
Chicago, Milwaukee & St. Paul, Du- buque Div., 6s.....	23,400.00	20,000.00	20,000.00
Chicago, Wisconsin & Minnesota, 6s	25,000.00	25,000.00	25,000.00
Chicago & West Michigan, 5s.....	30,500.00	50,000.00	47,890.00
Chicago, Burlington & Quincy, 4s....	31,350.00	33,000.00	28,920.00
Chicago, Burl. & Quincy, convert., 5s.	57,200.00	55,000.00	55,000.00
Chicago, Burlington & Quincy, 7s....	13,530.00	11,000.00	11,000.00
Chicago, Burlington & Northern, 5s....	17,510.00	17,000.00	16,300.00
Central Washington, 6s.....	18,750.00	25,000.00	12,500.00
Concord & Montreal, 4s.....	51,000.00	50,000.00	50,000.00
New York & Manhattan Beach, 7s....	10,100.00	10,000.00	10,000.00
Union Pacific, 6s.....	2,720.00	4,000.00	4,000.00
Boston, Concord & Montreal, 6s.....	56,500.00	50,000.00	50,000.00
St. Paul, Minneapolis & Manitoba, 6s.	5,900.00	5,000.00	5,000.00
St. Paul, Minneapolis & Manitoba, 6s.	5,900.00	5,000.00	5,000.00
Canastota Northern, 6s.....	15,750.00	15,000.00	15,000.00
Wisconsin Central, 5s.....	15,000.00	25,000.00	22,500.00
Kansas City, Memphis & Birming- ham, 5s.....	3,000.00	10,000.00	3,000.00
Atchison, Topeka & Santa Fé, 4s.....	19,000.00	25,000.00	19,500.00
Chicago & Northern Pacific, 5s.....	22,500.00	50,000.00	25,000.00
Chicago & Northwestern, 6s.....	45,240.00	39,000.00	39,000.00
Peoria & Eastern, 4s.....	23,360.00	32,000.00	27,000.00
Evansville & Indianapolis, 6s.....	22,000.00	20,000.00	20,000.00
Ogdensburgh Transit Co., 6s.....	10,000.00	10,000.00	9,475.00
Great Northern, 4s.....	23,000.00	25,000.00	23,125.00
Evansville & Richmond, 5s.....	8,400.00	15,000.00	7,500.00
Chicago & North Michigan, 5s.....	1,590.00	3,000.00	2,460.00
Columbus, Hocking Val. & Toledo, 5s	21,250.00	25,000.00	22,750.00
	\$608,450.00	\$679,000.00	\$601,920.00
CITY AND TOWN.			
Cincinnati, Ohio, 7 3-10s.....	\$58,000.00	\$50,000.00	\$50,000.00
Topeka, Kan., 6s.....	1,400.00	1,400.00	1,400.00
Kansas City, Mo., 7s.....	1,070.00	1,000.00	1,000.00
Lincoln, Neb., 6s.....	10,500.00	10,000.00	10,000.00
Lincoln, Neb., 6s.....	21,400.00	20,000.00	20,000.00
Lincoln, Neb., 5½s.....	26,250.00	25,000.00	24,875.00
St. Paul, Minn., 4s.....	50,000.00	50,000.00	50,000.00
Tacoma, Wash., 6s.....	16,500.00	15,000.00	15,000.00
Seattle, Wasa., 5s.....	25,750.00	25,000.00	25,000.00
Dayton, Ohio, 6s.....	3,120.00	3,000.00	3,000.00
	\$213,990.00	\$200,400.00	\$200,275.00
SCHOOL DISTRICT.			
Topeka, Kan., Board of Education, 8s.	\$8,400.00	\$8,000.00	\$8,000.00
Lincoln, Neb., 6s.....	10,400.00	10,000.00	10,000.00
York Coun y, No. 91, Neb., 7s.....	1,648.00	1,600.00	1,600.00
Saunders County, No. 31, Neb, 6s....	1,836.00	1,800.00	1,800.00
Saline " " 63, " 6s....	2,550.00	2,500.00	2,500.00
Thomas " " 4, " 7s....	1,040.00	1,000.00	1,000.00
Harlan " " 1, " 7s....	4,160.00	4,000.00	4,000.00
Hamilton " " 50, " 7s....	1,854.00	1,800.00	1,800.00
Thayer " " 89, " 7s....	1,030.00	1,000.00	1,000.00
Perkins " " 33, " 7s....	1,020.00	1,000.00	1,000.00
Gosper " " 30, " 7s....	2,060.00	2,000.00	2,000.00
Amount carried forward.....	\$35,938.00	\$34,700.00	\$34,700.00

SCHEDULE OF STOCKS AND BONDS OF THE AMOSKEAG SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>SCHOOL DISTRICT.—Continued.</i>			
<i>Amount brought forward</i>	\$35,998.00	\$34,700.00	\$34,700.00
Lancaster County, No. 52, Neb., 7s...	1,000.00	1,000.00	1,000.00
Cass " " 95, " 7s...	1,781.00	1,730.00	1,730.00
Cass " " 96, " 7s...	1,545.00	1,500.00	1,500.00
Dawson " " 51, " 7s...	430.00	430.00	430.00
Phelps " " 54, " 7s...	2,080.00	2,000.00	2,000.00
Furnas " " 12, " 7s...	515.00	500.00	500.00
Wayne " " 50, " 7s...	520.00	500.00	500.00
	\$43,869.00	\$42,360.00	\$42,360.00
<i>MISCELLANEOUS.</i>			
Watervliet Turnpike & R. R. Co., 6s...	\$10,000.00	\$10,000.00	\$10,000.00
Nashua Card & Glazed Paper Co., 6s...	15,750.00	15,000.00	15,000.00
Swift & Co., 6s.....	25,000.00	25,000.00	25,000.00
Indianapolis Water Co., Ind., 6s.....	9, 00.00	9,500.00	9,500.00
Topeka Water Supply Co., 6s.....	10,000.00	10,000.00	9,950.00
Minneapolis Gas Light Co., 6s.....	21,000.00	20,000.00	20,000.00
Nebraska Loan & Trust Co., deb., 6s...	6,500.00	6,500.00	6,370.00
Muscantine Mort. & Trust Co., deb., 6s...	10,000.00	10,000.00	9,900.00
Kansas City Times Newspaper Co., 6s...	7,000.00	7,000.00	6,776.75
Minneapolis Terminal Elevator Co., 7s...	10,000.00	10,000.00	10,000.00
	\$124,750.00	\$123,000.00	\$122,496.75
<i>STOCKS.</i>			
<i>BANK.</i>			
Amoskeag National, Manchester....	\$144,000.00	\$90,000.00	\$90,000.00
Merchant's National, Boston.....	15,800.00	10,000.00	10,000.00
Merchants' Nat'l, Kansas City, Mo....	12,500.00	25,000.00	15,000.00
Moline National, Moline, Ill.....	10,000.00	10,000.00	10,000.00
American Exchange Nat'l, New York...	15,000.00	10,000.00	10,000.00
Tremont National, Boston.....	8,600.00	10,000.00	10,000.00
Central National, Boston.....	13,400.00	10,000.00	10,000.00
North National, Boston.....	11,400.00	10,000.00	10,000.00
Atlantic National, Boston.....	24,600.00	20,000.00	20,000.00
National Exchange, Boston.....	13,860.00	11,000.00	11,000.00
National Bank of Commerce, Boston...	5,850.00	5,000.00	5,000.00
Shawmut National, Boston.....	5,900.00	5,000.00	5,000.00
Nat'l Bank of the Republic, Boston..	7,500.00	5,000.00	5,000.00
Eliot National, Boston.....	6,500.00	5,000.00	5,000.00
National City, Boston.....	1,290.00	1,500.00	1,500.00
Atlas National, Boston.....	234.00	200.00	200.00
Pemigewasset National, Plymouth...	3,500.00	2,500.00	2,500.00
Laconia National, N. H.....	4,680.00	3,900.00	3,900.00
	\$304,614.00	\$234,100.00	\$224,100.00
<i>RAILROAD.</i>			
Chicago, Burlington & Quincy.....	\$67,236.00	\$86,200.00	\$86,200.00
Chicago, Rock Island & Pacific.....	13,800.00	20,000.00	16,000.00
Illinois Central.....	31,500.00	35,000.00	34,850.00
Boston & Maine.....	74,000.00	50,000.00	50,000.00
New York Central & Hudson River..	22,540.00	23,000.00	23,000.00
Eastern, in New Hampshire.....	18,720.00	24,000.00	16,000.00
Concord & Portsmouth.....	21,600.00	12,000.00	12,000.00
Pemigewasset Valley.....	32,200.00	25,000.00	25,000.00
Michigan Central.....	19,500.00	20,000.00	18,000.00
Chicago & West Michigan.....	1,300.00	13,000.00	3,840.00
Chicago & Northwestern.....	31,800.00	30,000.00	30,000.00
Lake Shore & Michigan Southern....	39,600.00	30,000.00	30,000.00
<i>Amount carried forward</i>	\$373,796.00	\$368,200.00	\$344,890.00

SCHEDULE OF BONDS AND STOCKS OF THE AMOSKEAG SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.—Continued.			
<i>Amount brought forward</i>	\$373,796.00	\$368,200.00	\$344,890.00
Concord & Montreal, class 4.....	45,504.00	28,800.00	17,300.00
Pennsylvania	51,050.00	51,050.00	50,050.00
	\$470,350.00	\$448,050.00	\$412,240.00
MANUFACTURING.			
Stark Mills.....	\$30,000.00	\$30,000.00	\$30,000.00
Manchester Mills.....	53,000.00	50,000.00	50,000.00
Amoskeag Manufacturing Co.....	51,150.00	31,000.00	31,000.00
Amory Manufacturing Co.....	6,500.00	5,000.00	5,000.00
Moline Plow Co., Ill.....	40,000.00	40,000.00	30,000.00
C. N. Nelson Lumber Co.....	10,000.00	10,000.00	10,000.00
Page Belting Co., pref.....	5,000.00	5,000.00	5,000.00
Concord Axle Co.....	2,500.00	5,000.00	2,500.00
	\$198,150.00	\$176,000.00	\$163,500.00
MISCELLANEOUS.			
Quincy Railroad Bridge Co.....	\$58,450.00	\$35,000.00	\$35,000.00
Manchester Gas Light Co.....	3,000.00	1,000.00	1,000.00
Adams Express Co.....	60,000.00	40,000.00	40,000.00
American Express Co.....	11,200.00	10,000.00	10,000.00
Pullman's Palace Car Co.....	31,800.00	20,000.00	24,180.00
Lancaster Trust Co.....	2,625.00	2,500.00	2,500.00
	\$167,075.00	\$108,500.00	\$112,680.00

ASHLAND SAVINGS BANK.—ASHLAND.

MOSES W. SHAPLEIGH, *President*. F. M. HUGHES, *Treasurer*.

Trustees—Jeremiah M. Calley, Hiram Hodgdon, Thos. P. Cheney, Frank L. Hughes, Levi Clough, Willis F. Hardy, Benning E. Plaisted, Ora A. Brown, Moses W. Shapleigh, Asa W. Drew, Francis M. Hughes.

Investment Committee—Hiram Hodgdon, Moses W. Shapleigh, Frank L. Hughes.

STATEMENT.

Liabilities.

Amount due depositors.....	\$25,989.73		\$25,989.73
Guaranty fund.....	3,732.98		3,732.98
Surplus.....	874.33		874.33
Interest.....	401.93		401.93
	\$30,998.97		
Premium on bonds and stocks im- paired.....	516.00		
	\$30,482.97		\$30,998.97

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$6,772.36	\$6,772.36	\$6,772.36
Loans secured by local real estate...	6,843.00	6,843.00	6,843.00
Loans on personal security.....	4,125.00	4,125.00	4,125.00
Loans on personal security (west- ern).....	2,700.00	2,700.00	2,700.00
Loans on collateral security.....	488.00	488.00	488.00
County bonds.....	2,104.00	2,100.00	2,100.00
Miscellaneous bonds.....	3,380.00	3,400.00	3,400.00
Miscellaneous stocks.....	800.00	1,300.00	1,300.00
Real estate by foreclosure.....	1,850.00	1,850.00	1,850.00
Cash on deposit in national banks...	1,091.15	1,091.15	1,091.15
Cash on hand.....	329.46	329.46	329.46
	\$30,482.97	\$30,998.97	\$30,998.97

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 31, 1893, to July 4, 1894.

Gross earnings	.	.	.	.	.	.	\$1,803.98
Deduct interest paid out	.	.	.	.	.	\$126.22	
Deduct expenses	.	.	.	.	.	636.99	
Deduct state tax	.	.	.	.	.	309.69	
Deduct western taxes	.	.	.	.	.	170.49	
						<hr/>	1,243.39
Net earnings	.	.	.	.	.	.	\$560.59
From surplus	.	.	.	.	.	.	484.59
							<hr/>
Dividend January, 1894	.	.	.	.	.	.	\$1,045.18
Surplus and interest, last examination	.	.	.	.	.	.	\$1,760.85
From surplus	.	.	.	.	.	.	484.59
							<hr/>
Surplus and interest, present examination	.	.	.	.	.	.	\$1,276.26

Incorporated, 1872.

Examination July 4, 1894, by James O. Lyford.

Treasurer's bond, \$25,000. Date of bond, Feb. 17, 1885.

Annual compensation of treasurer, \$600.

Indebtedness of trustee as principal, \$808; as surety, \$2,600.

Amount of deposits, \$25,989.73; decrease since last examination, \$2,488.25.

Amount of deposits received since last examination, including dividends credited, \$19,106.17.

Amount of dividends declared since last examination, \$1,045.18.

Amount paid out on account of deposits since last examination, \$21,594.42.

Total amount loaned or invested in New Hampshire, \$13,085.46.

Total amount loaned or invested in New England, \$14,176.61.

Total amount loaned or invested out of New England, \$16,822.36.

Largest amount loaned to any individual, corporation, or company, \$2,000.

Number of single loans of \$1,000 or less to separate parties in the state, 27.

Total number of loans in the state, 29.

SCHEDULE OF BONDS AND STOCKS OF THE ASHLAND SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Summit, Col., 7s.....	\$104.00	\$100.00	\$100.00
San Miguel, N. M., 6s.....	2,000.00	2,000.00	2,000.00
	\$2,104.00	\$2,100.00	\$2,100.00
MISCELLANEOUS.			
Crippen, Lawrence & Co., deb., 6s ...	\$80.00	\$100.00	\$100.00
E. H. Rollins & Sons, deb., 6s.....	100.00	100.00	100.00
Dakota Investment Co., deb., 7s.....	1,900.00	1,900.00	1,900.00
Security Trust Co., deb., 6s.....	1,300.00	1,300.00	1,300.00
	\$3,380.00	\$3,400.00	\$3,400.00
STOCKS.			
MISCELLANEOUS.			
Security Trust Co.....	\$800.00	\$1,300.00	\$1,300.00

BELKNAP SAVINGS BANK.—LACONIA.

NAPOLEON B. GALE, *President*. JOHN W. ASHMAN, *Treasurer*.

Trustees—Napoleon B. Gale, Edwin F. Burleigh, Stephen L. Taylor, Lewis S. Perley, Erastus P. Jewell, William F. Knight, Edwin C. Lewis, Charles F. Pitman, John T. Busiel, Frank P. Holt, George A. Sanders.

Investment Committee—Napoleon B. Gale, Edwin F. Burleigh.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,199,044.83		\$1,199,044.83
Guaranty fund.....	61,800.00		61,800.00
Interest.....	3,466.79		3,466.79
Premium on bonds and stocks.....	10,880.00		
	\$1,275,191.62		\$1,264,311.62

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$206,600.00	\$206,600.00	\$206,600.00
Loans secured by western city mortgages.....	193,450.00	193,450.00	193,450.00
Loans secured by local real estate...	180,266.00	180,266.00	180,266.00
Loans on personal security.....	173,499.04	173,499.04	173,499.04
Loans on personal security (western).....	30,538.08	30,538.08	30,538.08
Loans on collateral security.....	35,285.08	35,285.08	35,285.08
County, city, town, and district bonds.....	78,805.00	76,650.00	75,700.00
Railroad bonds.....	76,490.00	77,000.00	74,000.00
Miscellaneous bonds.....	117,850.00	120,700.00	117,475.00
Bank stock.....	5,660.00	4,800.00	4,800.00
Miscellaneous stocks.....	26,550.00	23,000.00	22,500.00
Real estate by foreclosure.....	79,011.80	79,011.80	79,011.80
Real estate purchased (bank buildings).....	18,180.00	18,180.00	18,180.00
Certificate of deposit.....	5,000.00	5,000.00	5,000.00
Cash on deposit in national banks...	47,209.12	47,209.12	47,209.12
Cash on hand.....	797.50	797.50	797.50
	\$1,275,191.62	\$1,271,986.62	\$1,264,311.62

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 27, 1893, to March 30, 1894.

Gross earnings	\$63,385.40
Deduct interest paid out	\$1,197.33
Deduct expenses	2,207.68
Deduct state tax	11,962.62
Deduct local taxes	198.00
Western foreclosure expenses and taxes	11,303.50
Deduct premiums charged off	100.00
Deduct losses charged off	22,672.39
Reduction book value of bonds and stocks	6,000.00
Carried to guaranty fund	1,800.00
	<hr/>
	57,441.52
Net earnings	\$5,943.88
From surplus	36,007.13
	<hr/>
Dividend paid Sept., 1893, and March, 1894	\$41,951.01
Surplus and interest, last examination	\$39,473.92
From surplus	36,007.13
	<hr/>
Surplus and interest, present examination	\$3,466.79
Incorporated 1868.	
Examination March 30, 1894, by A. W. Baker.	
Treasurer's bonds, \$85,000. Date of bonds, Jan. 21, 1885, and Oct. 29, 1892.	
Clerk, Edgar F. Reeves.	
Annual compensation of treasurer, \$1,800.	
Annual compensation of clerk paid by treasurer.	
Indebtedness of trustee as principal, \$9,150; as surety, \$5,000.	
Amount of deposits, \$1,199,044.83; decrease since last examination, \$48,529.06.	
Amount of deposits received since last examination, including dividends credited, \$204,157.18.	
Amount of dividends declared since last examination, \$41,951.01.	
Amount paid out on account of deposits since last examination, \$252,686.24.	
Total amount loaned or invested in New Hampshire, \$473,902.64.	
Total amount loaned or invested in New England, \$552,036.74.	
Total amount loaned or invested out of New England, \$712,274.88.	
Largest amount loaned to any individual, corporation, or company, \$24,000.	
Number of single loans of \$1,000 or less to separate parties in the state, 302.	
Total number of loans in the state, 402.	

BANK COMMISSIONERS' REPORT

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SCHEDULE OF BONDS AND STOCKS OF THE BELKNAP SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Jackson, Lansing & Saginaw, 5s	\$18,540.00	\$18,000.00	\$18,000.00
Detroit, Lansing & Northern, 7s.....	3,500.00	5,000.00	4,000.00
Concord & Montreal, 4s.....	26,520.00	26,000.00	26,000.00
Akron & Chicago Junction, 5s.....	5,150.00	5,000.00	5,000.00
New York Central & Hudson Riv., 7s	3,780.00	3,000.00	3,000.00
Evansville & Richmond, 5s.....	2,800.00	5,000.00	4,000.00
Cincinnati, Dayton & Ironton, 5s.....	4,900.00	5,000.00	4,000.00
Boston, Concord & Montreal, 6s.....	11,300.00	10,000.00	10,000.00
	\$76,490.00	\$77,000.00	\$74,000.00
COUNTY.			
Riley, Kan., 6s.....	\$5,150.00	\$5,000.00	\$5,000.00
Ottawa, Kan., 8s	5,500.00	5,000.00	5,000.00
Hamilton, 7s.....	4,000.00	5,000.00	4,050.00
Cache, Utah, 5s	5,000.00	5,000.00	5,000.00
Dickenson, Kan., 6s	1,040.00	1,000.00	1,000.00
	\$20,690.00	\$21,000.00	\$20,050.00
CITY AND TOWN.			
Topeka, Kan., 6s.....	\$1,900.00	\$1,900.00	\$1,900.00
Pueblo, Col., 6s.....	5,300.00	5,000.00	5,000.00
Fort Worth, Texas, 6s.....	5,450.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	5,300.00	5,000.00	5,000.00
Laconia, 4s.....	5,200.00	5,000.00	5,000.00
Haverhill, Mass., 4s	11,660.00	11,000.00	11,000.00
Watertown, S. Dak., 6s.....	3,090.00	3,000.00	3,000.00
Highlands, Col., 6s.....	3,120.00	3,000.00	3,000.00
	\$41,020.00	\$38,900.00	\$38,900.00
SCHOOL DISTRICT.			
Springville, Utah, 6s.....	\$4,650.00	\$4,500.00	\$4,500.00
Cloud County, No. 32, Kan., 7s.....	2,295.00	2,250.00	2,250.00
Arapahoe County, No. 21, Col., 6s	5,000.00	5,000.00	5,000.00
Chaffee County, No. 7, Col., 7s.....	5,150.00	5,000.00	5,000.00
	\$17,095.00	\$16,750.00	\$16,750.00
MISCELLANEOUS.			
Bessemer Ditch Co., 7s.....	\$3,600.00	\$4,000.00	\$3,000.00
Western Irrigat'n & Land Co., Kan., 7s	5,000.00	5,000.00	5,000.00
Lamar Land & Canal Co., Col., 7s	5,000.00	5,000.00	5,000.00
Nashua Street Ry. Co., Nashua, 6s...	5,100.00	5,000.00	5,000.00
Merrimack Valley Street Ry. Co., Lawrence, Mass., 5s	5,000.00	5,000.00	5,000.00
Naumkeag Street Ry. Co., Salem, Mass., 5s.....	5,000.00	5,000.00	5,000.00
New Haven & West Haven Horse R. R. Co., & Winchester Av. Ry. Co., 5s	5,000.00	5,000.00	5,000.00
Metropolitan Ry. Co., Denver, Col., 6s	5,000.00	5,000.00	5,000.00
Newburyport & Amesbury Horse R. R., Mass., 5s.....	5,000.00	5,000.00	5,000.00
Central Electric R. R. Co., Sacra- mento, Cal., 6s.....	5,000.00	5,000.00	5,000.00
Salina Water-Works, Kan., 6s.....	5,000.00	5,000.00	4,900.00
Danville Water Co., Ill., 6s.....	5,000.00	5,000.00	4,875.00
Denver Water Co., Col., 7s.....	4,500.00	5,000.00	4,000.00
Penacook & Boscawen Water Co., 4½s	5,150.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
<i>Amount carried forward.....</i>	<i>\$73,350.00</i>	<i>\$74,000.00</i>	<i>\$71,775.00</i>

SCHEDULE OF BONDS AND STOCKS OF THE BELKNAP SAVINGS
BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$73,350.00	\$74,000.00	\$71,775.00
Minneapolis General Electric Co., Minn., 6s.....	5,000.00	5,000.00	5,000.00
Western Water & Electric Co., Mc- Pherson, Kan., 6s.....	3,000.00	3,000.00	3,000.00
Nashua Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., Kan., deb., 6s.....	1,000.00	1,000.00	1,000.00
Crippen, Lawrence & Co., deb., 6s....	4,000.00	5,000.00	5,000.00
Kansas Loan & Trust Co., deb., 6s....	5,000.00	5,000.00	5,000.00
New England Loan & Tr. Co., deb., 6s	5,000.00	5,000.00	5,000.00
Equitable Mortgage Co., deb. 6s.....	800.00	1,000.00	1,000.00
Kimball-Champ Invest. Co., deb., 6s.	4,000.00	5,000.00	4,000.00
C. N. Nelson Lumber Co., 6s.....	3,000.00	3,000.00	3,000.00
Minnesota Thresher Manufac. Co., Minn., 5s.....	5,000.00	5,000.00	5,000.00
Swift & Co., Chicago, 6s.....	500.00	500.00	500.00
United States Cordage Co.....	3,200.00	3,200.00	3,200.00
	\$117,850.00	\$120,700.00	\$117,475.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Laconia National.....	\$1,680.00	\$1,400.00	\$1,400.00
Citizens' National, Tilton.....	1,680.00	1,400.00	1,400.00
People's National, Laconia.....	2,300.00	2,000.00	2,000.00
	\$5,660.00	\$4,800.00	\$4,800.00
<i>MISCELLANEOUS.</i>			
Nashua Trust Co.....	\$5,250.00	\$5,000.00	\$5,000.00
Consolidated Gas Co., New York....	19,050.00	15,000.00	14,500.00
Trust Company of America.....	2,250.00	3,000.00	3,000.00
	\$26,550.00	\$23,000.00	\$22,500.00

BRISTOL SAVINGS BANK.—BRISTOL.

BENJ. F. PERKINS, *President*.WM. C. WHITE, *Treasurer*.

Trustees—Benj. F. Perkins, Burley M. Ames, Ebenezer K. Pray,
Marshall W. White, William A. Berry, David Mason, Henry C.
Whipple, George H. Calley, Charles H. Proctor.

Investment Committee—Benj. F. Perkins, Burley M. Ames, Wm.
A. Berry, David Mason, Henry C. Whipple.

STATEMENT.

Liabilities.

Amount due depositors.....	\$629,964.99	\$629,964.99
Guaranty fund.....	25,000.00	25,000.00
Interest.....	24,860.06	24,860.06
Premium on bonds and stocks.....	3,690.00	
	<u>\$683,515.05</u>	<u>\$679,825.05</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$161,230.03	\$161,230.03	\$161,230.03
Loans on western city mortgages...	43,810.00	43,810.00	43,810.00
Loans secured by local real estate...	16,090.50	16,090.50	16,090.50
Loans on personal security.....	2,860.72	2,860.72	2,860.72
Loans on personal security (west- ern).....	15,525.00	15,525.00	15,525.00
Loans on collateral security.....	12,182.45	12,182.45	12,182.45
Loans on collateral security (west- ern).....	2,500.00	2,500.00	2,500.00
County, city, town, and district bonds.....	170,342.86	164,182.86	164,182.86
Railroad bonds.....	32,810.00	34,000.00	34,000.00
Miscellaneous bonds.....	121,800.00	127,000.00	121,800.00
Bank stocks.....	7,420.00	5,300.00	5,300.00
Miscellaneous stocks.....	25,900.00	37,000.00	29,300.00
Warrants.....	7,764.00	7,764.00	7,764.00
Real estate by foreclosure.....	27,050.00	27,050.00	27,050.00
Real estate purchased: bank build- ing.....	25,914.10	25,914.10	25,914.10
Cash on deposit in national banks...	7,838.99	7,838.99	7,838.99
Cash on hand.....	2,476.40	2,476.40	2,476.40
	<u>\$683,515.05</u>	<u>\$695,725.05</u>	<u>\$679,825.05</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From Aug. 22, 1893, to June 19, 1894.

Gross earnings	\$25,740.28
Deduct interest paid out	\$1,234.16
Deduct expenses	2,231.98
Deduct state tax	6,098.93
Deduct other taxes	526.91
Deduct western foreclosure expenses	766.31
Deduct premiums charged off	1,795.63
Deduct losses charged off *	2,740.34
	<hr/>
	15,394.26
Net earnings	<hr/>
	\$10,346.02
Surplus and interest, last examination	\$14,514.04
Net earnings	10,346.02
	<hr/>
Surplus and interest, present examination	\$24,860.06

Incorporated 1868.

Examination June 19, 1894, by Alpheus W. Baker and John Hatch.

Treasurer's bond, \$30,000. Date of bond, April 9, 1892.

Clerk, Raymond Cavis.

Annual compensation of treasurer, \$1,300.

Annual compensation of clerk, \$500.

Indebtedness of trustees as principal, nothing; as surety, \$210.

Amount of deposits, \$629,964.99; decrease since last examination, \$31,446.72.

Amount of deposits received since last examination, including dividends credited, \$88,926.16.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$120,372.88.

Total amount loaned or invested in New Hampshire, \$69,524.17.

Total amount loaned or invested in New England, \$96,663.16.

Total amount loaned or invested out of New England, \$583,161.89.

Largest amount loaned to any individual, corporation, or company, \$11,500.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total number of loans in the state, 65.

* \$15,000, charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE BRISTOL SAVINGS BANK.

BONDS.	Market Value June 27, 1894.	Par Value.	Value on Books.
RAILROAD.			
Michigan Central, 7s.....	\$1,210.00	\$1,000.00	\$1,000.00
Atlanta & Florida, 6s.....	10,000.00	10,000.00	10,000.00
Spokane Falls & Northern, 6s.....	8,000.00	8,000.00	8,000.00
Spokane & Palouse, 6s.....	3,400.00	5,000.00	5,000.00
Concord & Montreal, 4s.....	10,200.00	10,000.00	10,000.00
	\$32,810.00	\$34,000.00	\$34,000.00
COUNTY.			
Cumberland, Va., 6s.....	\$8,000.00	\$8,000.00	\$8,000.00
Kittitass, Wash., 6s.....	2,100.00	2,000.00	2,000.00
Sweetwater, Wyo., 6s.....	4,080.00	4,000.00	4,000.00
Shelby, Mo., 6s.....	2,500.00	2,500.00	2,500.00
Macon, Ill., 5s.....	4,000.00	4,000.00	4,000.00
Ramsey, Minn., 4½s.....	5,250.00	5,000.00	5,000.00
Weber, Utah, 5s.....	4,000.00	4,000.00	4,000.00
	\$29,930.00	\$29,500.00	\$29,500.00
CITY AND TOWN.			
Albany, Ga., 6s.....	\$4,000.00	\$4,000.00	\$4,000.00
Decatur, Ill., 7s.....	5,300.00	5,000.00	5,000.00
Aberdeen, S. Dak., 7s.....	2,100.00	2,000.00	2,000.00
Fargo, N. Dak., 7s.....	2,120.00	2,000.00	2,000.00
Watertown, S. Dak., 6s.....	10,300.00	10,000.00	10,000.00
Olympia, Wash., 6s.....	6,240.00	6,000.00	6,000.00
Missoula, Mont., 6s.....	2,060.00	2,000.00	2,000.00
Fort Worth, Tex., 6s.....	7,560.00	7,000.00	7,000.00
New Whatcom, Wash., 6s.....	8,480.00	8,000.00	8,000.00
North Chicago, Ill., 5s.....	5,300.00	5,000.00	5,000.00
Minneapolis, Minn., 6s.....	7,182.86	7,182.86	7,182.86
Sioux Falls, S. Dak., 5s.....	6,500.00	6,500.00	6,500.00
Haverhill, Mass., 4s.....	10,600.00	10,000.00	10,000.00
Minneapolis, Minn., 4s.....	5,050.00	5,000.00	5,000.00
Portland, Ore., 5s.....	11,000.00	10,000.00	10,000.00
New Whatcom, Wash., 6s.....	2,120.00	2,000.00	2,000.00
Milwaukee, Wis., 5s.....	5,700.00	5,000.00	5,000.00
Chicago: Sanitary District, 5s.....	12,600.00	12,000.00	12,000.00
Pawtucket, R. I., 4s.....	1,010.00	1,000.00	1,000.00
Martinsville, Ind., 5s.....	5,000.00	5,000.00	5,000.00
	\$120,222.86	\$114,682.86	\$114,682.86
SCHOOL DISTRICT.			
Huron Board of Education, S. Dak., 6s	\$2,000.00	\$2,000.00	\$2,000.00
Yakima, Wash., 8s.....	1,590.00	1,500.00	1,500.00
Dayton Board of Education, Ohio, 5s	10,000.00	10,000.00	10,000.00
Fresno, Cal., 6s.....	5,100.00	5,000.00	5,000.00
Red City, No. 7, Mich., 6s.....	1,500.00	1,500.00	1,500.00
	\$20,190.00	\$20,000.00	\$20,000.00
MISCELLANEOUS.			
Winfield Mort. & Trust Co., deb., 6s..	\$3,000.00	\$3,000.00	\$3,000.00
Nebraska Loan & Trust Co., deb., 6s.	7,000.00	7,000.00	7,000.00
Muscatine Mort. & Trust Co., deb., 6s	3,000.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s..	800.00	1,000.00	800.00
Cass Avenue Fair Grounds Ry. Co., St. Louis, Mo., 5s.....	5,000.00	5,000.00	5,000.00
Marinette Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas City Water Co., Kan., 6s...	5,000.00	5,000.00	5,000.00
Amount carried forward.....	\$28,800.00	\$29,000.00	\$28,800.00

SCHEDULE OF BONDS AND STOCKS OF THE BRISTOL SAVINGS BANK.
Continued.

BONDS.	Market Value June 27, 1894.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
	\$28,800.00	\$29,000.00	\$28,800.00
Muncie Water Works, Ind., 6s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	4,000.00	4,000.00	4,000.00
Wichita Water Co., Kan., 6s.....	3,000.00	3,000.00	3,000.00
Merrill City Water Co., Wis., 6s.....	3,000.00	3,000.00	3,000.00
Huntington Water Co., W. Va., 6s....	3,000.00	3,000.00	3,000.00
Kearney City Water Co., Neb., 6s....	2,000.00	2,000.00	2,000.00
Arkansaw Water Co., Ark., 6s.....	10,000.00	10,000.00	10,000.00
Decatur Water Co., Ala., 6s.....	5,000.00	10,000.00	5,000.00
Macon Gas Light & Water Co., Ga., 6s	7,000.00	7,000.00	7,000.00
Fairfield Gas & Electric Co., Iowa, 6s	5,000.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	10,000.00	10,000.00	10,000.00
National Cordage Co., Boston, 8s....	3,000.00	3,000.00	3,000.00
Davenport & Rock Island St. Ry. Co., 6s.....	2,000.00	2,000.00	2,000.00
Central Electric Ry. Co., Sacramento, Cal., 6s.....	5,000.00	5,000.00	5,000.00
Western Electric Construction Co., 6s	6,000.00	6,000.00	6,000.00
Metropolitan Street Ry. Co., Kansas City, Mo., 5s.....	5,000.00	5,000.00	5,000.00
Minneapolis General Electric Co., Minn., 6s.....	10,000.00	10,000.00	10,000.00
Newark & Granville Electric Street R. R., 6s.....	5,000.00	5,000.00	5,000.00
	\$121,800.00	\$127,000.00	\$121,800.00
STOCKS.			
BANK.			
Casco National, Portland, Me.....	\$7,420.00	\$5,300.00	\$5,300.00
<i>MISCELLANEOUS.</i>			
Anglo-American Land Mort. Agency Company.....	\$3,400.00	\$7,000.00	\$6,800.00
Iowa Loan & Trust Co.....	12,500.00	10,000.00	10,000.00
Nebraska Loan & Trust Co.....	10,000.00	10,000.00	10,000.00
Muscatine Mort. & Trust Co.....		10,000.00	2,500.00
	\$25,900.00	\$37,000.00	\$29,300.00

CHESHIRE PROVIDENT INSTITUTION.—KEENE.

A. T. BATCHELDER, *President*.OSCAR G. NIMS, *Treasurer*.

Trustees—John H. Elliott, George A. Wheelock, Henry C. Piper, F. C. Faulkner, J. R. Beal, George W. Stearns, Frederic A. Faulkner, C. J. Amidon, J. G. Bellows, George A. Tilden, Silas Hardy, F. H. Kingsbury, William H. Elliott, H. B. Viall, Franklin Ripley.

Investment Committee—A. T. Batchelder, R. H. Porter, J. R. Beal, Frederic A. Faulkner, William H. Elliott.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,679,833.43	\$2,679,833.43
Guaranty fund.....	100,000.00	100,000.00
Interest.....	15,658.92	15,658.92
Bills payable.....	90,000.00	90,000.00
Premium on bonds and stocks.....	46,010.94	
	\$2,931,503.29	\$2,885,492.35

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$352,016.23	\$352,016.23	\$352,016.23
Loans secured by western city mortgages.....	127,774.99	127,774.99	127,774.99
Loans secured by local real estate...	435,171.16	435,171.16	435,171.16
Loans on personal security.....	146,649.64	146,649.64	146,649.64
Loans on personal security (western).....	24,580.00	24,580.00	24,580.00
Loans on collateral security.....	71,369.00	71,369.00	71,369.00
Loans on collateral security (western).....	158,061.65	158,061.65	158,061.65
County, city, town, and district bonds.....	324,716.10	312,950.10	311,087.60
Railroad bonds.....	259,900.00	274,000.00	263,225.00
Miscellaneous bonds.....	442,061.47	500,261.47	462,286.47
Bank stock.....	138,760.00	77,700.00	115,745.00
Railroad stock.....	102,550.00	71,000.00	71,000.00
Miscellaneous stocks.....	67,978.27	82,396.54	66,610.83
County judgments..	2,935.00	2,935.00	2,935.00
Real estate by foreclosure.....	207,675.91	207,675.91	207,675.91
Real estate purchased (bank building).....	49,804.33	49,804.33	49,804.33
Cash in hands of investing agents...	320.00	320.00	320.00
Cash on deposit in national banks...	10,293.82	10,293.82	10,293.82
Cash on hand.....	8,885.72	8,885.72	8,885.72
	\$2,931,503.29	\$2,913,845.56	\$2,885,492.35

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 23, 1893, to June 4, 1894.

Gross earnings	\$167,832.45
Transferred from guaranty fund to interest	45,000.00
	<hr/>
	\$212,832.45
Deduct interest paid out	\$2,809.47
Deduct expenses	4,268.77
Deduct state tax	27,155.97
Deduct foreclosure expenses	25,062.97
Deduct losses charged off	41,298.15
	<hr/>
	100,595.33
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Net earnings	\$112,237.12
Dividends October, 1893, and April, 1894	109,582.19
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To surplus	\$2,654.93
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Surplus and interest, last examination	\$13,003.99
Increase	2,654.93
	<hr/>
Surplus and interest, present examination	\$15,658.92

Incorporated 1833.

Examination June 4, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$150,000. Date of bond, Jan. 19, 1882.

Clerks, A. G. Porter, G. E. Cooke.

Annual compensation of treasurer, \$3,700.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$7,000; as surety, \$8,000.

Amount of deposits, \$2,679,833.43; decrease since last examination, \$153,615.

Amount of deposits received since last examination, including dividends credited, \$411,465.28.

Amount of dividends declared since last examination, \$109,582.19.

Amount paid out on account of deposits since last examination. \$565,080.28.

Total amount loaned or invested in New Hampshire, \$818,964.07.

Total amount loaned or invested in New England, \$879,086.39.

Total amount loaned or invested out of New England, \$2,006,405.96.

Largest amount loaned to any individual, corporation, or company, \$87,298.72.

Number of single loans of \$1,000 or less to separate parties in the state, 477.

Total number of loans in the state, 628.

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Milwaukee & St. Paul, 7s...	\$12,700.00	\$10,000.00	\$10,000.00
Kansas Pacific, 6s.....	7,400.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 4s...	17,600.00	20,000.00	16,700.00
Canastota Northern, 6s.....	25,200.00	24,000.00	24,000.00
Atchison, Topeka & Santa Fé, 4s.....	19,000.00	25,000.00	20,000.00
Baltimore & Ohio, 5s.....	11,500.00	10,000.00	10,000.00
Union Pacific, Lincoln & Colorado, 5s.....	8,000.00	20,000.00	19,150.00
Consolidated of Vermont, 5s.....	13,200.00	15,000.00	15,000.00
Central of New Jersey, 5s.....	23,400.00	20,000.00	20,000.00
Chicago & West Michigan, 5s.....	6,100.00	10,000.00	9,950.00
Cleveland & Pittsburg, 4½s.....	11,000.00	10,000.00	10,000.00
New York & Rockaway Beach, 5s.....	20,000.00	20,000.00	20,000.00
New York, Brooklyn & Manhattan Beach, 5s.....	20,000.00	20,000.00	20,000.00
Concord & Montreal, 4s.....	5,100.00	5,000.00	5,000.00
Chicago & Northwestern, 7s.....	14,100.00	10,000.00	10,000.00
Rome, Watertown & Ogdensburgh, 5s.....	11,600.00	10,000.00	10,000.00
Morris & Essex, 7s.....	13,900.00	10,000.00	10,000.00
Fitchburg, 4s.....	4,800.00	5,000.00	4,300.00
Chicago & North Michigan, 5s.....	5,300.00	10,000.00	9,125.00
Des Moines & Kansas City, 5s.....	10,000.00	10,000.00	10,000.00
	\$259,900.00	\$274,000.00	\$263,225.00
COUNTY.			
Rice, Kan., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Davison, Dak., 7s.....	10,600.00	10,000.00	10,000.00
Cavalier, Dak., 8s.....	6,180.00	6,000.00	6,000.00
Saguache, Col., 7s.....	5,300.00	5,000.00	5,000.00
San Miguel, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Delta, Col., 8s.....	5,350.00	5,000.00	5,000.00
Cassia, Idaho, 8s.....	4,000.00	4,000.00	4,000.00
Pitkin, Col., 6s.....	13,390.00	13,000.00	13,000.00
Uinta, Wyo., 6s.....	10,200.00	10,000.00	10,000.00
Bingham, Idaho, 8s.....	22,000.00	20,000.00	20,000.00
Oneida, Idaho, 8s.....	11,000.00	10,000.00	10,000.00
Lawrence, S. Dak., 5s.....	10,000.00	10,000.00	9,600.00
Socorro, N. M., 6s.....	13,390.00	13,000.00	13,000.00
Summit, Col., 7s.....	5,200.00	5,000.00	5,000.00
Montrose, Col., 6s.....	6,120.00	6,000.00	6,000.00
La Plata, Col., 6s.....	7,280.00	7,000.00	7,000.00
Kootenai, Idaho, 7s.....	6,300.00	6,000.00	6,000.00
Eagle, Col., 7s.....	10,500.00	10,000.00	10,000.00
Custer, Col., 6s.....	1,236.00	1,200.00	1,200.00
Lee, Iowa, 6s.....	9,090.00	9,000.00	9,000.00
	\$164,236.00	\$157,200.00	\$156,800.00
CITY AND TOWN.			
Pomeroy, Ohio, 8s.....	\$10,000.00	\$10,000.00	\$10,000.00
Evansville, Ind., 4s.....	12,000.00	12,000.00	10,800.00
Colorado Springs, Col., 6s.....	15,750.00	15,000.00	15,000.00
Fort Collins, Col., 7s.....	15,000.00	15,000.00	15,000.00
Colorado Springs, Col., 7s.....	10,500.00	10,000.00	10,000.00
Golden, Col., 8s.....	1,000.00	1,000.00	1,000.00
Huron, Dak., 7s.....	5,300.00	5,000.00	5,000.00
Millbank, Dak., 7s.....	10,500.00	10,000.00	10,000.00
El Paso, Texas, 7s.....	5,250.00	5,000.00	5,000.00
Atwood, Kan., 8s.....	3,240.00	3,000.00	3,000.00
Muskegon, Mich., 5s.....	10,500.00	10,000.00	10,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Las Animas, Col., 8s.....	6,540.00	6,000.00	6,000.00
Amount carried forward.....	\$110,580.00	\$107,000.00	\$105,800.00

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward</i>	\$110,580.00	\$107,000.00	\$105,800.00
Wahpeton, Dak., 8s.....	5,250.00	5,000.00	5,000.00
Canon City, Col., 7s.....	10,400.00	10,000.00	10,000.00
Mission, Kan., 8s.....	7,500.00	7,500.00	7,500.00
Richland, Kan., 8s.....	1,750.10	1,750.10	1,487.60
Salt Lake, Utah, 5s.....	10,500.00	10,000.00	10,000.00
	\$145,980.10	\$141,250.10	\$139,787.60
<i>SCHOOL DISTRICT.</i>			
La Plata County, No. 9, Col., 8s.....	\$8,000.00	\$8,000.00	\$8,000.00
Ada County, No. 28, Idaho, 8s.....	6,500.00	6,500.00	6,500.00
	\$14,500.00	\$14,500.00	\$14,500.00
<i>MISCELLANEOUS.</i>			
Keene Gas Light Co., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
Wakefield Water Co., Mass., 5s.....	15,000.00	15,000.00	13,950.00
Topeka Water Supply Co., Kan., 6s..	5,000.00	5,000.00	4,975.00
Bessemer Ditch Co., Col., 7s.....	9,000.00	10,000.00	10,000.00
Fairmount Cemetery Asso'n, Col., 6s.	10,000.00	10,000.00	9,500.00
Iowa Loan & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Chicago Junction Railway & Union Stock Yards Co., 5s.....	10,600.00	10,000.00	10,000.00
Lombard Investment Co., deb., 6s....	19,095.00	19,005.00	19,095.00
Muscatine Mort. & Trust Co., deb., 6s	5,000.00	5,000.00	5,000.00
Northwestern Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s..	112,000.00	140,000.00	133,000.00
Johnson Loan & Trust Co., deb., 6s..	13,200.00	16,500.00	14,000.00
Kansas Investment Co., deb., 6s.....	31,000.00	31,000.00	31,000.00
New Eng. Loan & Trust Co., deb., 6s..	15,000.00	15,000.00	15,000.00
Davidson Investment Co., deb., 6s....	3,000.00	10,000.00	3,000.00
Davidson Investment Co., deb., 7s....	7,166.47	7,166.47	7,166.47
Kansas Loan & Trust Co., deb., 6s....	10,000.00	10,000.00	10,000.00
Globe Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Dakota Investment Co., deb., 6½s.....	11,000.00	11,000.00	11,000.00
E. H. Rollins & Sons, deb., 6s.....	15,000.00	15,000.00	15,000.00
Denver Consolidated Electric Co., 6s.	15,000.00	15,000.00	15,000.00
Black Hills College, S. Dak., 8s.....	5,000.00	5,000.00	5,000.00
Texarkana Water Co., Ark., 6s.....	10,000.00	10,000.00	9,600.00
Western Irrigat'n & Land Co., Kan., 7s	10,000.00	10,000.00	10,000.00
Wichita Elec. Ry. & Light Co., 3s....	58,500.00	78,000.00	58,500.00
Metropolitan Ry. Co., Denver, 6s....	10,000.00	10,000.00	10,000.00
Prowers County Land & Irrigation Co., Col., 6s.....	5,500.00	5,500.00	5,500.00
New Haven & West Haven Horse R. R. & Winchester Ave. R. R., 5s.....	10,000.00	10,000.00	10,000.00
	\$442,061.47	\$500,261.47	\$462,286.47
<i>STOCKS.</i>			
<i>BANK.</i>			
Keene National.....	\$4,620.00	\$2,100.00	\$2,640.00
Ashuelot National, Keene.....	19,050.00	12,700.00	15,505.00
Cheshire National, Keene.....	14,400.00	9,000.00	13,200.00
Citizens' National, Keene.....	5,250.00	3,500.00	3,500.00
Winchester National, Winchester...	22,990.00	20,900.00	20,900.00
Lancaster National, Lancaster.....	21,450.00	16,500.00	16,500.00
Importers & Traders' National, N.Y.	14,000.00	2,500.00	12,500.00
Chemical National, N. Y.....	22,000.00	500.00	17,000.00
Nat'l Bank of the Republic, Boston..	15,000.00	10,000.00	14,000.00
	\$138,760.00	\$77,700.00	\$115,745.00

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Morris & Essex.....	\$32,550.00	\$21,000.00	\$21,000.00
Cleveland & Pittsburgh.....	30,000.00	20,000.00	20,000.00
Pittsburgh, Fort Wayne & Chicago..	30,000.00	20,000.00	20,000.00
New York, Brooklyn & Manhattan Beach, pref.....	10,000.00	10,000.00	10,000.00
	\$102,550.00	\$71,000.00	\$71,000.00
MISCELLANEOUS.			
Iowa Loan & Trust Co., Des Moines..	\$25,000.00	\$20,000.00	\$20,000.00
Trust Company of America.....	5,175.00	6,900.00	6,900.00
Anglo-American Lnd Mortgage Agency Co.....	4,862.56	9,725.12	9,725.12
Denver Consolidated Electric Co....	14,605.00	12,700.00	11,200.00
Real Estate Trust Co., Tacoma, Wash.	4,050.00	4,500.00	4,500.00
Wichita Elec. Ry. & Light Co., pref.	14,285.71	28,571.42	14,285.71
	\$67,978.27	\$82,396.54	\$66,610.83

CITY GUARANTY SAVINGS BANK.—NASHUA.

CHAS. H. BURNS, *President*. GEO. A. RAMSDELL, *Treasurer*.

Trustees—Charles H. Burns, George A. Ramsdell, Luther A. Roby, John A. Spalding, A. N. Shepard, Joseph Flather, George E. Wilber, Mark R. Buxton, Edward O. Blunt, James H. Reed, George B. McQuesten, Charles H. Burke, Daniel T. Buttrick, D. A. Fletcher, Franklin M. Winn, James M. Swallow, W. B. Rotch, Charles M. Stratton.

Investment Committee—George A. Ramsdell, Charles H. Burns, John A. Spalding.

STATEMENT.

Liabilities.

Amount due depositors.....	\$432,750.75		\$432,750.75
Guaranty fund.....	65,000.00		65,000.00
Interest.....	4,752.03		4,752.03
Premiums on bonds and stocks.....	9,280.00		
	\$511,782.78		\$502,502.78

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$28,187.54	\$28,187.54	\$28,187.54
Loans secured by western city mortgages.....	26,567.26	26,567.26	26,567.26
Loans secured by local real estate..	169,873.02	169,873.02	169,873.02
Loans on personal security.....	44,490.50	44,490.50	44,490.50
Loans on personal security (western).....	3,630.00	3,630.00	3,630.00
Loans on collateral security.....	46,557.26	46,557.26	46,557.26
Loans on collateral security (western).....	2,500.00	2,500.00	2,500.00
County, city, town, and district bonds.....	67,363.55	65,013.55	65,013.55
Miscellaneous bonds.....	9,260.00	10,700.00	10,700.00
Bank stock.....	12,430.00	11,300.00	11,300.00
Railroad stock.....	64,240.00	46,000.00	56,800.00
Manufacturing stock.....	1,500.00	1,500.00	1,500.00
Miscellaneous stocks.....	6,800.00	7,000.00	7,000.00
County judgments.....	2,931.88	2,931.88	2,931.88
Real estate by foreclosure.....	15,100.00	15,100.00	15,100.00
Cash on deposit in national banks...	9,582.28	9,582.28	9,582.28
Cash on hand.....	769.49	769.49	769.49
	\$511,782.78	\$491,702.78	\$502,502.78

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 28, 1893, to July 16, 1894.

Gross earnings	\$24,598.62
Deduct interest paid out	\$757.77
Deduct expenses	2,107.39
Deduct state tax	4,525.17
Deduct other taxes	651.74
Deduct foreclosure expenses	507.07
Deduct premiums charged off	630.00
Deduct losses charged off	3,346.71
Dividend to stockholders	2,600.00
	<hr/>
	15,125.85
Net earnings	\$9,472.77
From surplus	5,691.43
	<hr/>
Dividend general depositors April, 1894	\$15,164.20
Surplus and interest, last examination	\$10,443.46
From surplus	5,691.43
	<hr/>
Interest, present examination	\$4,752.03

Incorporated 1863 ; chartered as Guaranty Savings Bank 1891.

Examination July 16, 1894, by John Hatch.

Treasurer's bond, \$25,000. Date of bond, June 1, 1894.

Clerk, William R. Wilcox.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$8,400 ; as surety, \$7,500.

Amount of deposits, \$432,750.75 ; increase since last examination, \$27,355.36.

Amount of deposits received since last examination, including dividends credited, \$114,737.89.

Amount of dividends declared since last examination, \$15,164.20.

Amount paid out on account of deposits since last examination, \$87,382.53.

Total amount loaned or invested in New Hampshire, \$334,172.55.

Total amount loaned or invested in New England, \$335,672.55.

Total amount loaned or invested out of New England, \$166,830.23.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the state, 132.

Total number of loans in the state, 216.

SCHEDULE OF BONDS AND STOCKS OF THE CITY GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Albany, Wyo., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Spokane, Wash., 6s.....	10,700.00	10,000.00	10,000.00
Clallam, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Johnson, Wyo., 6s.....	5,150.00	5,000.00	5,000.00
Weston, Wyo., 6s.....	2,040.00	2,000.00	2,000.00
Archuleta, Col., 7s.....	3,150.00	3,000.00	3,000.00
Chaffee, Col., 6s.....	5,000.00	5,000.00	5,000.00
Montrose, Col., 6s.....	3,060.00	3,000.00	3,000.00
	\$39,400.00	\$38,000.00	\$38,000.00
CITY AND TOWN.			
Ogden, Utah, 6s.....	\$5,450.00	\$5,000.00	\$5,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Wilson, N. C., 5s.....	3,000.00	3,000.00	3,000.00
Sioux City, Iowa, 6s.....	4,013.55	4,013.55	4,013.55
	\$22,963.55	\$22,013.55	\$22,013.55
SCHOOL DISTRICT.			
Las Animas Co., No. 1, Col., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Equitable Mortgage Co., deb., 7s....	\$3,760.00	\$4,700.00	\$4,700.00
Western Farm Mortgage Trust Co., deb., 7s.....	500.00	1,000.00	1,000.00
Denver Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
	\$9,260.00	\$10,700.00	\$10,700.00
STOCKS.			
BANK.			
First National, Nashua.....	\$12,430.00	\$11,300.00	\$11,300.00
RAILROAD.			
Union Pacific.....	\$220.00	\$2,000.00	\$200.00
Chicago, Burlington & Quincy.....	3,900.00	5,000.00	5,000.00
Concord & Montreal, class 1.....	18,750.00	12,500.00	12,500.00
Concord & Montreal, class 4.....	33,970.00	21,500.00	32,250.00
Northern, N. H.....	7,400.00	5,000.00	6,850.00
	\$64,240.00	\$46,000.00	\$56,800.00
MANUFACTURING.			
Atherton Machine Co., Mass.....	\$1,500.00	\$1,500.00	\$1,500.00
MISCELLANEOUS.			
Western Investment & Realty Co....	\$4,500.00	\$5,000.00	\$5,000.00
Denver Consolidated Electric Co....	2,300.00	2,000.00	2,000.00
	\$6,800.00	\$7,000.00	\$7,000.00

COCHECHO SAVINGS BANK.—DOVER.

MICAJAH S. HANSCOM, *President*. HARRY HOUGH, *Treasurer*.

Trustees—Micajah S. Hanscom, John S. Glass, Abram M. Drake, Ralph Hough, Michael Killoren, Augustus T. Coleman, Marshall B. Hammond, Benjamin F. Kennard, Eben C. Berry, William F. Nason, Isaiah Wiggin.

Investment Committee—Eben C. Berry, Isaiah Wiggin, William F. Nason.

OLD ACCOUNT.—STATEMENT.

Liabilities.

Amount due depositors.....	\$269,448.95		\$269,448.95
Surplus.....	16,239.38		16,239.38
Interest	2,013.52		2,013.52
Premium on bonds and stocks	3,232.50		
Reduction by decree of court February 2, 1894, \$55,357.95	\$290,934.35		\$287,701.85

Resources.

	Market Value June 27, 1893.	Par Value.	Value on Books.
Loans secured by local real estate...	\$126,710.73	\$126,710.73	\$126,710.73
Loans on personal security.....	26,965.14	26,965.14	26,965.14
Loans on collateral security	19,644.47	19,644.47	19,644.47
County, city, town, and district bonds.....	32,130.00	31,000.00	31,000.00
Railroad bonds.....	60,190.00	58,000.00	58,000.00
Miscellaneous bonds.....	4,850.00	5,000.00	4,837.50
Bank stock.....	9,925.00	13,000.00	10,025.00
Real estate purchased, bank build- ing.....	10,000.00	10,000.00	10,000.00
Cash on deposit in national banks....	519.01	519.01	519.01
	\$290,934.35	\$290,839.35	\$287,701.85

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 7, 1893, to September 15, 1894.

Gross earnings	\$41,942.70
Guaranty fund transferred to interest	18,000.00
Reduction of deposits 15 per cent.	55,357.95
	<hr/>
	\$115,300.65
Deduct interest paid out	\$1,428.42
Deduct expenses	2,094.90
Deduct state tax	3,631.86
Deduct local taxes	207.00
Deduct losses charged off	1,260.17
Deduct premiums charged off	7,993.15
Deduct assets set aside on account of re- duction of deposits	63,836.03
	<hr/>
	80,451.53
Net accumulations	\$34,849.12
Dividends paid July, 1893, January and July, 1894	19,051.71
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To surplus	\$15,797.41
Surplus and interest, last examination	\$2,455.49
Increase	15,797.41
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Surplus and interest, present examination	\$18,252.90

Incorporated 1872.

Examination Sept. 15, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$40,000. Date of bond, March 23, 1892.

Annual compensation of treasurer, \$900.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$269,448.95; decrease since last examination,
\$112,302.55.Amount of deposits received since last examination, including div-
idends credited, \$73,819.40.

Amount of dividends declared since last examination, \$19,051.71.

Amount paid out on account of deposits since last examination,
\$130,764.

Deposits reduced by decree of court, \$55,357.95.

Total amount loaned or invested in New Hampshire, \$214,864.35.

Total amount loaned or invested in New England, \$287,701.85.

Total amount loaned or invested out of New England, nothing.

Largest amount loaned to any individual, corporation, or company,
\$19,000.

Number of single loans of \$1,000 or less to separate parties, 53.

Total number of loans in the state, 103.

SCHEDULE OF BONDS AND STOCKS OF THE COCHECHO SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Penobscot Shore Line, 4s	\$12,240.00	\$12,000.00	\$12,000.00
Boston & Lowell, 4s.....	10,200.00	10,000.00	10,000.00
Boston & Maine, 4½s	15,260.00	14,000.00	14,000.00
Concord & Montreal, 4s	10,200.00	10,000.00	10,000.00
Old Colony, 4s	5,150.00	5,000.00	5,000.00
Boston & Maine, 4s.....	7,140.00	7,000.00	7,000.00
	\$60,190.00	\$58,000.00	\$58,000.00
CITY AND TOWN.			
New Britain, Conn., 4s	\$15,450.00	\$15,000.00	\$15,000.00
Portsmouth, 4s.....	5,200.00	5,000.00	5,000.00
Haverhill, Mass., 4s.....	5,300.00	5,000.00	5,000.00
Lebanon, 4s	6,180.00	6,000.00	6,000.00
	\$32,130.00	\$31,000.00	\$31,000.00
MISCELLANEOUS.			
West End Street Railway, Boston, 4½s	\$4,850.00	\$5,000.00	\$4,835.50
STOCKS.			
BANK.			
Cocheco National, Dover.....	\$8,625.00	\$11,500.00	\$8,625.00
Newmarket National.....	850.00	1,000.00	900.00
Farmington National	450.00	500.00	500.00
	\$9,925.00	\$13,000.00	\$10,025.00

NEW ACCOUNT.—STATEMENT.

Liabilities.

Amount due depositors	\$6,319.02	\$6,319.02
Interest	92.09	92.09
Premium on bonds.....	68.75	
	\$6,479.86	\$6,411.11

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
City bonds	\$5,250.00	\$5,000.00	\$5,181.25
Cash on deposit in national banks....	1,229.86	1,229.86	1,229.86
	\$6,479.86	\$6,229.86	\$6,411.11

STATEMENT OF EARNINGS.

From March 7, 1893, to September 15, 1894.

Earnings	\$125.00
Dividend June 30, 1894	32.91
Net earnings	\$92.09
Amount of deposits, \$6,319.02.	
Amount of deposits received since last examination, including dividends credited, \$6,649.51.	
Amount of dividends declared since last examination, \$32.91.	
Amount paid out on account of deposits, \$230.49.	

COLEBROOK GUARANTY SAVINGS BANK.—COLEBROOK.

WILLIAM R. DANFORTH, *President.* H. F. BAILEY, *Treasurer.*

Trustees—William R. Danforth, George Van Dyke, F. B. Crawford, T. F. Johnson, W. E. Drew, J. H. Dudley, T. H. Van Dyke, Henry O. Kent, H. F. Bailey.

Investment Committee—William R. Danforth, F. B. Crawford, T. F. Johnson, Henry O. Kent, George Van Dyke.

STATEMENT.

Liabilities.

Amount due depositors.....	\$153,805.32	\$153,805.32
Guaranty fund.....	25,000.00	25,000.00
Interest.....	2,104.38	2,104.38
Premium on bonds and stocks.....	329.00	
	\$181,238.70	\$180,909.70

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$9,180.00	\$9,180.00	\$9,180.00
Loans secured by western city mortgages.. ..	5,800.00	5,800.00	5,800.00
Loans secured by Canada mortgages.....	19,515.00	19,515.00	19,515.00
Loans secured by local real estate ..	32,241.06	32,241.06	32,241.06
Loans on personal security.....	61,818.46	61,818.46	61,818.46
Loans on collateral security.....	12,699.76	12,699.76	12,699.76
County, city, town, and district bonds.....	8,854.00	8,400.00	8,400.00
Miscellaneous bonds.....	4,689.50	4,689.50	4,689.50
Bank stock.....	2,325.00	2,400.00	2,400.00
Miscellaneous stocks.....	3,950.00	4,000.00	4,000.00
Warrants.....	13,988.10	13,988.10	13,988.10
Tax sale certificates (local).....	152.75	152.75	152.75
Cash on deposit in national banks....	6,025.07	6,025.07	6,025.07
	\$181,238.70	\$180,909.70	\$180,909.70

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 23, 1893, to August 7, 1894.

Gross earnings	\$10,314.28
Deduct interest paid out	\$163.00
Deduct expenses	748.55
Deduct state tax	1,781.37
Deduct local taxes	25.43
Dividend to stockholders	1,500.00
	<hr/>
	4,218.35
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Net earnings	\$6,095.93
Dividends general depositors Dec., 1893, and June, 1894	5,760.74
	<hr/>
To surplus	\$335.19
	<hr/>
Surplus and interest last examination	\$1,769.19
Increase	335.19
	<hr/>
Interest present examination	\$2,104.38

Incorporated 1889.

Examination Aug. 7, 1894, by Alpheus W. Baker.

Treasurer's bond, \$30,000. Date of bond, Nov. 30, 1892.

Clerk, E. F. Bailey.

Annual compensation of treasurer, \$400.

Annual compensation of clerk, \$100.

Indebtedness of trustees as principal, \$8,029.62 ; as surety, \$5,200.

Amount of deposits, \$153,805.32 ; decrease since last examination, \$13,352.84.

Amount of deposits received since last examination, including dividends credited, \$46,721.44.

Amount of dividends declared since last examination, \$5,760.74.

Amount paid out on account of deposits since last examination, \$60,074.28.

Total amount loaned or invested in New Hampshire, \$108,605.37.

Total amount loaned or invested in New England, \$113,937.10.

Total amount loaned or invested out of New England, \$66,972.60.

Largest amount loaned to any individual, corporation, or company, \$8,700.

Number of single loans of \$1,000 or less to separate parties in the state, 64.

Total number of loans in the state, 93.

SCHEDULE OF BONDS AND STOCKS OF THE COLEBROOK GUAR-
ANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Garfield, Col., 7s.....	\$3,604.00	\$3,400.00	\$3,400.00
CITY.			
Council Bluffs, Iowa, 6s.....	\$5,250.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
New Mexico Savings Bank & Trust Co., 7s.....	\$2,689.50	\$2,689.50	\$2,689.50
Denver Consolidated Electric Co., 6s.	2,000.00	2,000.00	2,000.00
	\$4,689.50	\$4,689.50	\$4,689.50
STOCKS.			
BANK.			
City National, Wichita Falls, Texas..	\$500.00	\$500.00	\$500.00
First National, Childress, Texas.....	525.00	500.00	500.00
Merchants' National, Portland, Or....	500.00	500.00	500.00
National Bank of Sioux City, Iowa...	400.00	400.00	400.00
Helena National Bank, Helena, Mont.	400.00	500.00	500.00
	\$2,325.00	\$2,400.00	\$2,400.00
MISCELLANEOUS.			
Lancaster Trust Co.....	\$1,050.00	\$1,000.00	\$1,000.00
Farmers' Trust Co., Sioux City, Iowa.	250.00	500.00	500.00
Eastern Banking Co., Neb.....	1,500.00	1,500.00	1,500.00
Denver Consolidated Electric Co....	1,150.00	1,000.00	1,000.00
	\$3,950.00	\$4,000.00	\$4,000.00

CONNECTICUT RIVER SAVINGS BANK.—CHARLES-TOWN.

RICHARD ROBERTSON, *President*. GEORGE OLCOTT, *Treasurer*.

Trustees—Richard Robertson, George Olcott, George S. Bond, Henry Olcott, Herbert W. Bond, Henry Parker, Nathaniel G. Brooks, George H. Messer, Franklin W. Putnam, Roswell W. Robertson, Jackson Marvin, Edward Cooley, A. D. Hull, J. A. Hunt, E. W. Olney. S. T. Searle, W. E. Butterfield, F. Finnigan.

Investment Committee—Richard Robertson, George S. Bond, George Olcott, Henry Parker, Nathaniel G. Brooks.

STATEMENT.

Liabilities.

Amount due depositors.....	\$624,158.18		\$624,158.18
Guaranty fund.....	20,000.00		20,000.00
Interest.....	9,357.83		9,357.83
	\$653,516.01		
Premium on bonds and stocks im- paired.....	841.64		
	\$652,674.37		\$653,516.01

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$341,625.65	\$341,625.65	\$341,625.65
Loans secured by western city mortgages.....	20,000.00	20,000.00	20,000.00
Loans secured by local real estate...	35,494.00	35,494.00	35,494.00
Loans on personal security.....	24,925.00	24,925.00	24,925.00
Loans on personal security (west- ern).....	50,901.11	50,901.11	50,901.11
Loans on collateral security.....	32,700.00	32,700.00	32,700.00
Loans on collateral security (west- ern).....	16,500.00	16,500.00	16,500.00
County, city, town, and district bonds.....	47,303.00	46,100.00	46,900.00
Railroad bonds.....	5,150.00	5,000.00	5,300.00
Miscellaneous bonds.....	29,000.00	29,000.00	29,000.00
Bank stock.....	31,750.00	27,500.00	31,644.64
Miscellaneous stocks.....	2,800.00	4,000.00	4,000.00
Warrants.....	1,285.41	1,285.41	1,285.41
Certificates of deposit.....	4,250.00	4,250.00	4,250.00
Cash on deposit in national banks...	8,990.20	8,990.20	8,990.20
	\$652,674.37	\$648,271.37	\$653,516.01

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 25, 1893, to September 21, 1894.

Gross earnings	\$41,711.62
Transferred from guaranty fund to interest	14,800.00
	<hr/>
	\$56,511.62
Deduct interest paid out	\$4,149.24
Deduct expenses	2,401.99
Deduct state tax	7,239.76
Deduct local taxes	20.54
Western collection and foreclosure expenses	6,003.75
Deduct losses charged off	10,000.00
	<hr/>
	29,815.28
Net earnings	<hr/>
	\$26,696.34
Dividends Nov., 1893, and May, 1894	26,556.54
	<hr/>
To surplus	\$139.80
Surplus and interest, last examination	\$9,218.03
Increase	139.80
	<hr/>
Surplus and interest, present examination	\$9,357.83

Incorporated 1851.

Examination Sept. 21, 1894, by James O. Lyford and A. W. Baker.

Treasurer's bond, \$60,000. Date of bond, Feb. 5, 1889.

Clerk, Herbert W. Bond.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$4,445; as surety, nothing.

Amount of deposits, \$624,158.18; decrease since last examination, \$75,518.62.

Amount of deposits received since last examination, including dividends credited, \$75,404.40.

Amount of dividends declared since last examination, \$26,556.54.

Amount paid out on account of deposits since last examination, \$150,923.02.

Total amount loaned or invested in New Hampshire, \$119,757.20.

Total amount loaned or invested in New England, \$119,757.20.

Total amount loaned or invested out of New England, \$533,758.81.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the state, 73.

Total number of loans in the state, 93.

SCHEDULE OF BONDS AND STOCKS OF THE CONNECTICUT RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Central Pacific, 6s	\$5,150.00	\$5,000.00	\$5,300.00
CITY AND TOWN.			
Chicago, Ill., 7s.....	\$2,060.00	\$2,000.00	\$2,100.00
St. Louis, Mo., 6s.....	7,280.00	7,000.00	7,400.00
Cleveland, Ohio, 6s.....	5,200.00	5,000.00	5,300.00
Lincoln, Neb., 5s.....	20,200.00	20,000.00	20,000.00
Village of Valparaiso, Neb., 6s.....	1,545.00	1,500.00	1,500.00
	\$36,285.00	\$35,500.00	\$36,300.00
SCHOOL DISTRICT.			
Hitchcock County No. 5, Neb., 7s ...	\$618.00	\$600.00	\$600.00
Manti, San Pete County, Utah, 6s	10,400.00	10,000.00	10,000.00
	\$11,018.00	\$10,600.00	\$10,600.00
MISCELLANEOUS.			
Medical Fund Soc., St. Louis, Mo., 6s	\$10,000.00	\$10,000.00	\$10,000.00
New England Mortgage Security Co., deb., 5s	19,000.00	19,000.00	19,000.00
	\$29,000.00	\$29,000.00	\$29,000.00
STOCKS.			
BANK.			
Connecticut River Nat'l, Charlestown	\$16,800.00	\$14,000.00	\$17,648.00
First National, Weeping Water, Neb.	2,700.00	3,000.00	3,000.00
State Bank of Renwick, Iowa	3,300.00	3,000.00	3,000.00
Farmers' National, Muncie, Ind.	5,750.00	5,000.00	5,000.00
Kearney National, Neb.	3,200.00	2,500.00	2,996.64
	\$31,750.00	\$27,500.00	\$31,644.64
MISCELLANEOUS.			
Bailey Loan Co., Rapid City, Dak....	\$1,000.00	\$2,000.00	\$2,000.00
Real Estate Trust Co., Tacoma, Wash.	1,800.00	2,000.00	2,000.00
	\$2,800.00	\$4,000.00	\$4,000.00

CONTOOCOOK VALLEY SAVINGS BANK.—PETER- BOROUGH.

CHARLES SCOTT, *President*.

WINSLOW S. KEYS, *Treasurer*.

Trustees—Charles Scott, F. A. Hodgdon, John H. Cutler, Sylvester Tenney, Thomas B. Tucker, W. S. Goodenow, R. B. Hatch, Henry Knight, Winslow S. Keys, Jesse Martin, John Cragin, C. P. Richardson, D. M. White, John P. Hills, Daniel G. Jones, L. F. Richardson, James F. Brennan.

Investment Committee—Sylvester Tenney, Thomas B. Tucker, W. S. Goodenow, James F. Brennan.

STATEMENT.

Liabilities.

Amount due depositors.....	\$50,666.60	\$50,666.60
Surplus.....	3,719.13	3,719.13
Interest.....	646.64	646.64
Premium on bonds and stocks.....	337.67	
Reduction of deposits by decree of court Feb. 24, 1894, \$18,604.38.....	\$55,370.04	\$55,032.37

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$2,425.00	\$2,425.00	\$2,425.00
Loans secured by western city mortgages.....	3,550.00	3,550.00	3,550.00
Loans secured by local real estate...	6,839.00	6,839.00	6,839.00
Loans on personal security.....	2,085.00	2,085.00	2,085.00
Loans on collateral security.....	110.00	110.00	110.00
County, city, town, and district bonds.....	16,173.00	15,333.33	15,318.33
Miscellaneous bonds.....	12,833.00	13,500.00	13,450.00
Bank stock.....	1,100.00	1,000.00	1,000.00
Miscellaneous stocks.....	1,500.00	1,500.00	1,500.00
Real estate by foreclosure.....	6,850.00	6,850.00	6,850.00
Bank fixtures.....	175.00	175.00	175.00
Cash on deposit in national banks...	1,701.60	1,701.60	1,701.60
Cash on hand.....	28.44	28.44	28.44
	\$55,370.04	\$55,097.37	\$55,032.37

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 10, 1893, to August 20, 1894.

Gross earnings, May 10, 1893, to date of scaling, Feb. 22, 1894		\$3,150.69
Deduct interest paid	\$119.88	
Deduct expenses	266.29	
Deduct state tax	682.34	
Deduct losses charged off	105.00	
Deduct premiums charged off	35.00	
		<hr/> 1,208.51
Net earnings at date of scaling		\$1,942.18
Guaranty fund last examination		1,875.00
Surplus last examination		618.46
Reduction of deposits 25 per cent. by decree of court		18,604.38
		<hr/> \$23,040.02
Assets set aside by decree of court		19,320.89
		<hr/> \$3,719.13
To surplus after scaling		

EARNINGS AFTER SCALING.

From February 22, to August 20, 1894.

Gross earnings		\$1,344.00
Deduct interest paid	\$66.91	
Deduct western taxes	124.02	
Deduct western foreclosure expenses	506.43	
		<hr/> 697.36
Net earnings		<hr/> \$646.64

Incorporated 1883.

Examination August 20, 1894, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, March 6, 1885.

Annual compensation of treasurer, \$200.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$50,666.60; decrease since last examination, \$27,335.10.

Deposits received since last examination, \$1,262.03.

Dividends declared since last examination, none.

Deposits paid since last examination, \$9,992.75.

Deposits reduced by decree of court, \$18,604.38.

Total amount loaned or invested in New Hampshire, \$10,939.04.

Total amount loaned or invested in New England, \$10,939.04.

Total amount loaned or invested out of New England, \$44,093.33.

Largest amount loaned to any individual, corporation, or company,
\$1,600.

Number of single loans of \$1,000 or less to separate parties in the
state, 29.

Total number of loans in the state, 30.

SCHEDULE OF BONDS AND STOCKS OF THE CONTOOCCOOK VALLEY
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Cochise, Arizona, 7s	\$3,270.00	\$3,000.00	\$3,000.00
Montrose, Col., 6s	2,040.00	2,000.00	2,000.00
	\$5,310.00	\$5,000.00	\$5,000.00
CITY AND TOWN.			
Berlin, N. H., 4½s	\$1,050.00	\$1,000.00	\$1,000.00
Salt Lake City, Utah, 5s	1,010.00	1,000.00	1,000.00
Tamarac, Minn., 10s	500.00	500.00	500.00
Ashton, S. Dak., 8s	2,120.00	2,000.00	2,000.00
Rapid City, S. Dak., 7s	3,180.00	3,000.00	3,000.00
Glenwood Springs, Col., 8s	2,140.00	2,000.00	2,000.00
	\$10,000.00	\$9,500.00	\$9,500.00
SCHOOL DISTRICT.			
Deuel Co., No. 38, Neb., 7s	\$343.00	\$333.33	\$333.33
Weston, Dak., 7s	520.00	500.00	485.00
	\$863.00	\$833.33	\$818.33
MISCELLANEOUS.			
Custer Realty Co., Neb., 6½s	\$2,500.00	\$2,500.00	\$2,500.00
Consolidated Electric Light & Power Co., Kansas City, 6s	2,000.00	2,000.00	2,000.00
Columbus Water Co., Kan., 6s	2,000.00	2,000.00	2,000.00
New England Loan & Trust Co., Kansas City, Mo., deb., 6s	1,000.00	1,000.00	1,000.00
Brainard Water Co., Minn., 6s	1,000.00	1,000.00	950.00
St. Cloud Gas & Electric Co., Minn., 7s	2,000.00	2,000.00	2,000.00
Broken Bow Lodge, I. O. O. F., 7s	1,000.00	1,000.00	1,000.00
Newton Water Co., 6s	1,333.00	2,000.00	2,000.00
	\$12,833.00	\$13,500.00	\$13,450.00
STOCKS.			
BANK.			
Middleport National, Middleport, O.	\$1,100.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Vermont Loan & Trust Co.	\$500.00	\$500.00	\$500.00
New England Loan & Trust Co., Ia., preferred	1,000.00	1,000.00	1,000.00
	\$1,500.00	\$1,500.00	\$1,500.00

CONWAY SAVINGS BANK.—CONWAY.

BENJAMIN F. CLARK, *President*. C. W. WILDER, *Treasurer*.

Trustees—Benjamin F. Clark, H. Boardman Fifield, Simeon A. Evans, William S. Morton, Levi C. Quint, Christopher W. Wilder, John Chase, John C. L. Wood, John M. Fifield, A. Crosby Kennett, Alessandro Morton, Frank W. Davis, Joel E. Morrill.

Investment Committee—Benjamin F. Clark, Levi C. Quint, H. Boardman Fifield, William S. Morton, C. W. Wilder.

STATEMENT.

Liabilities.

Amount due depositors.....	\$140,022.10		\$140,022.10
Guaranty fund.....	4,898.15		4,898.15
Interest.....	1,352.76		1,352.76
Special deposits.....	2,895.88		2,895.88
	\$149,168.89		
Premium on bonds and stocks im- paired.....	841.00		
	\$148,327.89		\$149,168.89

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$3,700.00	\$3,700.00	\$3,700.00
Loans secured by western city mortgages.....	2,300.00	\$2,300.00	\$2,300.00
Loans secured by local real estate...	52,925.43	52,925.43	52,925.43
Loans on personal security.....	20,794.08	20,794.08	20,794.08
Loans on collateral security.....	6,487.64	6,487.64	6,487.64
United States bonds.....	114.00	100.00	100.00
County, city, town, and district bonds.....	16,650.00	16,000.00	15,930.00
Miscellaneous bonds.....	24,630.00	26,050.00	25,350.00
Bank stock.....	3,000.00	4,000.00	3,000.00
Manufacturing stocks.....	2,000.00	2,000.00	2,000.00
Miscellaneous stocks.....	5,245.00	7,100.00	6,100.00
Real estate by foreclosure.....	3,700.00	3,700.00	3,700.00
Cash in hands of investing agents...	455.00	455.00	455.00
Cash on deposit in national banks...	5,070.54	5,070.54	5,070.54
Cash on hand.....	1,256.20	1,256.20	1,256.20
	\$148,327.89	\$151,938.89	\$149,168.89

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 4, 1893, to August 20, 1894.

Gross earnings	\$7,103.19
Transferred from guaranty fund to interest	1,774.46
	<hr/>
	\$8,877.65
Deduct interest paid out	\$60.96
Deduct expenses	907.63
Deduct state tax	1,413.40
Deduct foreclosure expenses	359.18
Deduct losses charged off	3,184.98
Carried to guaranty fund	507.71
	<hr/>
	6,433.86
	<hr/>
Net earnings	\$2,443.79
From surplus	1,518.24
	<hr/>
Dividends Dec., 1893, and June, 1894	\$3,962.03
	<hr/>
Surplus and interest, last examination	\$2,871.00
From surplus	1,518.24
	<hr/>
Interest, present examination	\$1,352.76
Incorporated 1869.	
Examination Aug. 20, 1894, by James O. Lyford and John Hatch.	
Treasurer's bond, \$30,000. Date of bond, Jan. 20, 1893.	
Annual compensation of treasurer, \$700.	
Indebtedness of trustees as principal, nothing; as surety, nothing.	
Amount of deposits \$140,022.10; decrease since last examination, \$4,726.08.	
Amount of deposits received since last examination, including dividends credited, \$37,017.59.	
Amount of dividends declared since last examination, \$3,962.03.	
Amount paid out on account of deposits since last examination, \$41,743.67.	
Total amount loaned or invested in New Hampshire, \$89,974.68.	
Total amount loaned or invested in New England, \$94,533.89.	
Total amount loaned or invested out of New England, \$54,635.00.	
Largest amount loaned to any individual, corporation, or company, \$4,650.	
Number of single loans of \$1,000 or less to separate parties in the state, 204.	
Total number of loans in the state, 216.	

SCHEDULE OF BONDS AND STOCKS OF THE CONWAY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
United States, 4s.....	\$114.00	\$100.00	\$100.00
COUNTY.			
Summit, Col., 7s.....	\$1,040.00	\$1,000.00	\$1,000.00
Garfield, Col., 7s.....	2,100.00	2,000.00	2,000.00
Clallam, Wash., 6s.....	3,060.00	3,000.00	2,980.00
	\$6,200.00	\$6,000.00	\$5,980.00
CITY AND TOWN.			
Grand Forks, N. Dak., 6s.....	\$3,120.00	\$3,000.00	\$3,000.00
Great Falls, Mont., 6s.....	3,210.00	3,000.00	3,000.00
Gunnison, Col., 5s.....	1,000.00	1,000.00	950.00
	\$7,330.00	\$7,000.00	\$6,950.00
SCHOOL DISTRICT.			
Gunnison County, No. 1, Col., 6s.	\$3,120.00	\$3,000.00	\$3,000.00
MISCELLANEOUS.			
Denver Consolidated Electric Co., 6s	\$2,000.00	\$2,000.00	\$2,000.00
Consolidated Light & Power Co., Dover, 6s.....	1,800.00	2,000.00	2,000.00
The Investment Trust Co. of America, Kan., 6s.....	2,300.00	2,300.00	2,300.00
Equitable Mortgage Co., Kansas City, Mo., deb., 7s.....	1,600.00	2,000.00	1,800.00
New Hampshire Trust Co., deb., 6s..	3,600.00	4,500.00	4,000.00
Nashua Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Rochester Loan & Bank'g Co., deb., 6s	2,000.00	2,000.00	2,000.00
Dakota Investment Co., deb., 7s.....	750.00	750.00	750.00
Dakota Investment Co., deb., 6½s.....	1,500.00	1,500.00	1,500.00
Dakota Loan & Trust Co., Water- town, S. D., deb., 6s.....	1,000.00	1,000.00	1,000.00
Metropolitan Railway Co., Denver, Col., 6s.....	2,000.00	2,000.00	2,000.00
Portland Consolidated Street Ry. Co., Or., 6s.....	2,080.00	2,000.00	2,000.00
Western Electric Construction Co., Denver, 6s.....	2,000.00	2,000.00	2,000.00
	\$24,630.00	\$26,050.00	\$25,350.00
STOCKS.			
BANK.			
Cochecho National, Dover.....	\$3,000.00	\$4,000.00	\$3,000.00
MANUFACTURING.			
Page Belting Co., pref.....	\$2,000.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Nashua Trust Co.....	\$1,050.00	\$1,000.00	\$1,000.00
Denver Consolidated Electric Co....	3,795.00	3,300.00	3,300.00
Investment Trust Co. of America, common.....		2,000.00	1,000.00
Investment Trust Co. of America, pref.....	400.00	800.00	800.00
	\$5,245.00	\$7,100.00	\$6,100.00

DARTMOUTH SAVINGS BANK.—HANOVER.

N. S. HUNTINGTON, *President*. PERLEY R. BUGBEE, *Treasurer*.

Trustees—M. H. Barstow, C. Benton, J. L. Bridgman, Charles P. Chase, S. W. Cobb, F. W. Davison, George Hitchcock, H. H. Holt, N. S. Huntington, H. V. Partridge, E. R. Ruggles, E. P. Storrs.

Investment Committee—N. S. Huntington, S. W. Cobb, F. W. Davison, Charles P. Chase.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,162,893.98		\$1,162,893.98
Guaranty fund.....	55,000.00		55,000.00
Interest	37,636.95		37,636.95
Premium on bonds and stocks.....	28,731.98		
	\$1,284,262.91		\$1,255,530.93

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages	\$383,003.99	\$383,003.99	\$383,003.99
Loans secured by western city mortgages.....	93,198.37	93,198.37	93,198.37
Loans secured by local real estate...	81,451.80	81,451.80	81,451.80
Loans on personal security.....	17,026.94	17,026.94	17,026.94
Loans on collateral security.....	7,256.99	7,256.99	7,256.99
County, city, town, and district bonds.....	321,137.00	304,500.00	303,185.40
Railroad bonds.....	213,340.00	246,000.00	208,375.87
Miscellaneous bonds.....	63,655.00	63,500.00	63,450.00
Bank stock.....	20,020.00	15,400.00	15,400.00
Railroad stock.....	3,700.00	2,500.00	2,500.00
Manufacturing stock.....	2,640.00	3,000.00	2,848.75
Real estate by foreclosure.....	53,200.00	53,200.00	53,200.00
Real estate purchased, bank building	8,000.00	8,000.00	8,000.00
Cash on deposit in national banks....	15,616.46	15,616.46	15,616.46
Cash on hand.....	1,016.36	1,016.36	1,016.36
	\$1,284,262.91	\$1,294,670.91	\$1,255,530.93

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 5, 1893, to July 24, 1894.

Gross earnings	\$68,348.01
Deduct interest paid out	\$1,531.66
Deduct expenses	2,723.89
Deduct western tax	11,530.03
Deduct other taxes	1,854.88
Deduct shrinkage of real estate, western	12,822.58
Deduct foreclosure expenses	2,724.76
Deduct losses charged off	2,350.00
	<hr/>
	35,537.80
Net earnings	\$32,810.21
From surplus	12,975.95
	<hr/>
Dividends July, 1893, and January, 1894	\$45,786.16
Surplus and interest, last examination	\$50,612.90
From surplus	12,975.95
	<hr/>
Interest, present examination	\$37,636.95

Incorporated 1860.

Examination July 24, 1894, by Alpheus W. Baker.

Treasurer's bond, \$80,000. Date of bond, June 30, 1894.

Clerk, Quincy Blakely.

Annual compensation of treasurer, \$900.

Annual compensation of clerk, \$400.

Indebtedness of trustees as principal, \$17,200; as surety, \$3,000.

Amount of deposits, \$1,162,893.98; decrease since last examination, \$22,341.19.

Amount of deposits received since last examination, including dividends credited, \$183,535.69.

Amount of dividends declared since last examination, \$45,786.16.

Amount paid out on account of deposits since last examination, \$205,876.88.

Total amount loaned or invested in New Hampshire, \$171,268.55.

Total amount loaned or invested in New England, \$175,317.30.

Total amount loaned or invested out of New England, \$1,080,213.63.

Largest amount loaned to any individual, corporation, or company, \$16,000.

Number of single loans of \$1,000 or less to separate parties in the state, 36.

Total number of loans in the state, 67.

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Boonville R. R. Bridge Co., 7s.....	\$2,000.00	\$2,000.00	\$1,500.00
St. Louis & San Francisco, equip., 7s.	1,010.00	1,000.00	1,000.00
St. Louis & San Francisco, class A, 6s	5,550.00	5,000.00	5,000.00
St. Louis & San Francisco, general, 6s	9,400.00	10,000.00	10,000.00
Columbu., Hocking Valley & Toledo 5s.....	17,000.00	20,000.00	15,600.00
Long Island, 7s.....	17,250.00	15,000.00	14,710.87
Indianapolis, Decatur & Springfield 6s.....	6,000.00	5,000.00	5,000.00
Ohio & West Virginia, 7s.....	17,100.00	15,000.00	15,000.00
St. Paul & Sioux City, 6s.....	20,160.00	16,000.00	16,000.00
Union Pacific, 4½s.....	4,000.00	10,000.00	7,000.00
Georgia Midland & Gulf, 6s.....	12,000.00	20,000.00	18,500.00
Peoria & Eastern, 4s.....	6,570.00	9,000.00	7,110.00
Atchison, Top-ka & Santa Fé, 4s.....	20,520.00	27,000.00	15,600.00
Oregon Ry. and Navigation Co., 5s..	6,000.00	10,000.00	9,650.00
Rio Grande & Western 4s.....	6,800.00	10,000.00	7,487.50
Duluth & Iron Range, 5s.....	9,100.00	10,000.00	9,700.00
Burlington, Cedar Rapids & North-ern, 5s.....	10,600.00	10,000.00	9,317.50
Chicago & Eastern, Ill., 5s.....	9,800.00	10,000.00	10,000.00
Concord & Montreal, 4s.....	10,200.00	10,000.00	9,500.00
Evansville & Indianapolis, 6s.....	16,500.00	15,000.00	15,000.00
Atchison, Topeka & Santa Fé, 2d m., class A, 4s.....	3,780.00	14,000.00	4,200.00
Indianapolis, Decatur & Western, 1st m., certificate of trust.....	2,000.00	2,000.00	1,500.00
	\$213,340.00	\$246,000.00	\$208,375.87
COUNTY.			
Rio Grande, Col., 7s.....	\$11,550.00	\$11,000.00	\$11,000.00
Valencia, N. M., 6s.....	5,150.00	5,000.00	5,000.00
Ottawa, Kan., 8s.....	10,350.00	9,000.00	9,000.00
Dona Ana, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Osage, Kan., 7s.....	1,050.00	1,000.00	1,000.00
Butler, Neb., 10s.....	5,500.00	5,000.00	4,900.00
Cochise, Arizona, 7s.....	10,900.00	10,000.00	10,000.00
Shawnee, Kan., 7s.....	4,320.00	4,000.00	3,240.00
Apache, Arizona, 7s.....	2,100.00	2,000.00	2,000.00
Brown, Kan., 7s.....	9,810.00	9,000.00	8,775.00
Bernalillo, N. M., 6s.....	6,180.00	6,000.00	6,000.00
Uinta, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Cloud, Kan., 8s.....	8,960.00	8,000.00	8,000.00
Dickinson, Kan., 6s.....	8,320.00	8,000.00	8,000.00
Spokane, Wash., 6s.....	16,050.00	15,000.00	15,000.00
Routt, Col., 7s.....	10,500.00	10,000.00	10,000.00
Missoula, Mont., 6s.....	10,600.00	10,000.00	10,000.00
Chesterfield, Va., 6s.....	5,000.00	5,000.00	5,000.00
Skagit, Wash., 6s.....	5,200.00	5,000.00	5,000.00
	\$141,740.00	\$133,000.00	\$131,915.00
CITY AND TOWN.			
East Portland, Or., 6s.....	\$6,000.00	\$5,000.00	\$5,000.00
Sauk Rapids, Minn., 10s.....	1,590.00	1,500.00	1,500.00
Idaho Springs, Col., 8s.....	5,150.00	5,000.00	5,000.00
Trinidad, Col., 7s.....	10,700.00	10,000.00	10,000.00
New Whatcom, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Maroa, Ill., 6s.....	6,600.00	6,600.00	6,600.00
Monticello, Ill., 6s.....	9,360.00	9,000.00	9,000.00
Concord, Vt., 5s.....	1,224.00	1,200.00	1,200.00
Amount carried forward.....	\$45,924.00	\$43,300.00	\$43,300.00

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward</i>	\$45,924.00	\$43,300.00	\$43,300.00
Woodland, Cal., 5s.....	10,200.00	10,000.00	9,793.75
Salida, Col., 6s.....	5,150.00	5,000.00	5,000.00
Great Falls, Mont., 6s	5,350.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	8,720.00	8,000.00	8,000.00
Minneapolis, Minn., 4s	5,050.00	5,000.00	4,950.00
Emerson, Manitoba, 3s.....	1,615.00	1,900.00	1,900.00
	\$82,009.00	\$78,200.00	\$77,943.75
<i>SCHOOL DISTRICT.</i>			
Skagit Co., No. 10, Wash., 7s.....	\$8,640.00	\$8,000.00	\$8,000.00
Weld Co., No. 47, Col., 7s.....	3,640.00	3,500.00	3,500.00
Alturas Co., No. 12, Idaho, 8s.....	12,840.00	12,000.00	12,000.00
Huron, S. Dak., 6s.....	10,000.00	10,000.00	10,000.00
Garfield Co., No. 1, Col., 8s.....	4,200.00	4,000.00	4,000.00
Garfield Co., No. 10, Col., 8s.....	1,988.00	1,800.00	1,800.00
Bent Co., No. 4, Col., 7s.....	10,400.00	10,000.00	10,000.00
Sweetwater Co., No. 4, Wyo., 7s.....	6,300.00	6,000.00	6,000.00
Pitkin Co., No. 1, Col., 7s.....	10,400.00	10,000.00	10,000.00
Deer Lodge, No. 10, Mont., 6s.....	10,300.00	10,000.00	10,000.00
Johnson Co., No. 7, Ill., 6s.....	515.00	500.00	526.65
Pleasant Grove, No. 15, Utah Co., Utah, 6s.....	10,815.00	10,500.00	10,500.00
Fresno, Cal., 6s.....	7,350.00	7,000.00	7,000.00
	\$97,388.00	\$93,300.00	\$93,326.65
<i>MISCELLANEOUS.</i>			
Salina Water Works, Kan., 6s.....	\$5,000.00	\$5,000.00	\$4,950.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Washington Gas & Light Co., O., 6s..	25,000.00	25,000.00	25,000.00
St. Paul Gas Light Co., 6s	5,250.00	5,000.00	5,000.00
Bessema Ditch Co., 7s.....	4,500.00	5,000.00	5,000.00
Western Irrigation & Land Co., 7s...	5,000.00	5,000.00	5,000.00
Hanover Water Works Co., 5s.....	13,905.00	13,500.00	13,500.00
	\$63,655.00	\$63,500.00	\$63,450.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Dartmouth National	\$20,020.00	\$15,400.00	\$15,400.00
<i>RAILROAD.</i>			
Northern, N. H.....	\$3,700.00	\$2,500.00	\$2,500.00
<i>MANUFACTURING.</i>			
E. & T. Fairbanks & Co., St. Johnsbury, Vt.....	\$2,640.00	\$3,000.00	\$2,848.75

DOVER FIVE-CENTS SAVINGS BANK.—DOVER.

HENRY A. WORTHEN, *President*. ISAAC F. ABBOTT, *Treasurer*.

Trustees—Henry A. Worthen, Eli V. Brewster, James F. Seavey, William A. Morrill, Ephraim H. Whitehouse, Edmund M. Swan, Alonzo M. Foss, Frank W. Hanson, James A. Reynolds, John A. Glidden, Isaac F. Abbott.

Investment Committee—Henry A. Worthen, James F. Seavey, Isaac F. Abbott.

STATEMENT.

Liabilities.

Amount due depositors.....	\$224,997.59	\$224,997.59
Surplus.....	14,600.00	14,600.00
Interest.....	2,797.87	2,797.87
	\$242,395.46	
Premium on bonds and stocks im- paired	590.00	
Reduction of deposits by decree of court July 20, 1894, \$74,999.19.....	\$241,805.46	\$242,395.46

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$14,900.00	\$14,900.00	\$14,900.00
Loans secured by western city mortgages.....	3,750.00	3,750.00	3,750.00
Loans secured by local real estate...	32,698.00	32,698.00	32,698.00
Loans on personal security.....	13,720.00	13,720.00	13,720.00
Loans on collateral security.....	15,936.00	15,936.00	15,936.00
Loans on collateral security (west- ern).....	20,300.00	20,300.00	20,300.00
Railroad bonds.....	37,980.00	58,500.00	39,600.00
Miscellaneous bonds.....	32,100.00	34,100.00	31,070.00
Bank stock.....	12,500.00	12,500.00	12,500.00
Warrants.....	1,386.00	1,260.00	1,386.00
Real estate by foreclosure.....	6,000.00	6,000.00	6,000.00
Cash on deposit in national banks...	50,535.46	50,535.46	50,535.46
	\$241,805.46	\$264,199.46	\$242,395.46

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 9, 1893, to July 20, 1894.

Gross earnings	\$20,598.84
Transferred from guaranty fund	14,600.00
Reduction of deposits 25 per cent.	74,999.19
	<hr/>
	\$110,198.03

Deduct interest paid out	\$725.06
Deduct expenses	1,618.59
Deduct state tax	3,101.68
Deduct local taxes	90.00
Deduct foreclosure expenses	685.43
Reduction of book value of stocks and bonds and other securities	21,830.32
Deduct losses charged off	1,880.28
Deduct assets set aside	53,929.94
Carried to guaranty fund	200.00
	<hr/>
	84,061.30

Net accumulations	\$26,136.73
Dividends April and October, 1893	12,069.32
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To surplus	\$14,067.41
Surplus and interest, last examination	\$3,330.46
To surplus	14,067.41
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Surplus and interest, present examination	\$17,397.87
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Incorporated 1856.

Examination July 20, 1894, by James O. Lyford and John Hatch.
Treasurer's bond, \$40,000. Date of bond, April 4, 1893.

Clerk, Fred M. Varney.

Annual compensation of treasurer, \$900.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$7,500; as surety, \$2,150.

Amount of deposits, \$224,997.59; decrease since last examination,
\$94,092.65.Amount of deposits received since last examination, including div-
idends credited, \$53,877.12.

Amount of dividends declared since last examination, \$12,069.32.

Amount paid out on account of deposits since last examination,
\$72,970.58.

Deposits reduced by decree of court, \$74,999.19.

Total amount loaned or invested in New Hampshire, \$131,389.46.

Total amount loaned or invested in New England, \$140,189.46.

Total amount loaned or invested out of New England, \$102,206.

Largest amount loaned to any individual, corporation, or company, \$6,500.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total number of loans in the state, 76.

SCHEDULE OF BONDS AND STOCKS OF THE DOVER FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Colorado & Pacific, 6s.....	\$4,000.00	\$8,000.00	\$4,000.00
Atlantic & Pacific, 4s.....	4,400.00	10,000.00	5,000.00
Atchison, Topeka & Santa Fé, 4s.....	4,940.00	6,500.00	5,200.00
Atchison, Jewell County & West'n, 6s	1,200.00	3,000.00	1,200.00
Union Pacific, 6s.....	3,500.00	5,000.00	4,500.00
Little Rock & Fort Smith, 7s.....	4,150.00	5,000.00	4,500.00
Leavenworth, Topeka & Southwest- ern, 4s.....	1,400.00	2,000.00	1,000.00
Wisconsin Central, 5s.....	6,000.00	10,000.00	6,000.00
Texas & Pacific, 5s.....	3,240.00	4,000.00	3,200.00
Chicago, Burlington & Northern, 5s.	5,150.00	5,000.00	5,000.00
	\$37,980.00	\$58,500.00	\$39,600.00
MISCELLANEOUS.			
Metropolitan Ry. Co., Denver, Col., 6s	\$9,000.00	\$9,000.00	\$9,000.00
The Bay State Gas Co., 5s.....	4,000.00	5,000.00	4,000.00
American Investment Co., Emmets- burgh, Ia., deb., 6s.....	4,000.00	5,000.00	4,000.00
National Cordage Co., 8s.....	4,800.00	4,800.00	4,800.00
Investment Trust Co. of America, deb., 6s.....	10,300.00	10,300.00	9,270.00
	\$32,100.00	\$34,100.00	\$31,070.00
STOCKS.			
BANK.			
Dover National.....	\$12,500.00	\$12,500.00	\$12,500.00

EPPING SAVINGS BANK.—EPPING.

JOSEPH C. BURLEY, *President.*JOHN Q. PIKE, *Treasurer.*

Trustees—William R. Bunker, Walter H. Stickney, John Leddy,
Chas. E. Folsom, Geo. S. Rundlett, Benj. F. Lang, Augustus D.
Brown, Chas. E. Pike, Edwin A. Jennings, A. W. Mitchell,
George S. Thompson.

Investment Committee—Caleb F. Edgerly, Geo. S. Rundlett,
Abram W. Mitchell.

STATEMENT.

Liabilities.

Amount due depositors.....	\$79,234.09	\$79,234.09
Guaranty fund.....	1,500.00	1,500.00
Interest.....	99.29	99.29
	\$80,833.38	
Premium on bonds and stocks im- paired.....	110.00	
	\$80,723.38	\$80,833.38

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$24,700.00	\$24,700.00	\$24,700.00
Loans secured by western city mortgages.....	1,400.00	1,400.00	1,400.00
Loans secured by local real estate...	32,213.84	32,213.84	32,213.84
Loans on personal security.....	11,390.89	11,390.89	11,390.89
Loans on personal security (west- ern).....	1,600.00	1,600.00	1,600.00
Railroad bonds.....	6,540.00	8,500.00	6,650.00
Bank stocks.....	900.00	1,000.00	900.00
Real estate by foreclosure.....	300.00	300.00	300.00
Cash on deposit in national banks...	173.74	173.74	173.74
Cash on hand.....	1,504.91	1,504.91	1,504.91
	\$80,723.38	\$82,783.38	\$80,833.38

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 19, 1893, to August 3, 1894.

Gross earnings	\$3,807.85
Transferred from guaranty fund to interest	1,000.00
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	\$4,807.85
Deduct interest paid out	\$31.32
Deduct expenses	362.85
Deduct state tax	769.62
Deduct losses charged off	641.04
Deduct reduction of book values	1,057.17
	<hr/>
	2,862.00
	<hr/>
Net earnings	\$1,945.85
From surplus	1,178.49
	<hr/>
Dividend July, 1894	\$3,124.34
Surplus and interest, last examination	\$1,277.78
From surplus	1,178.49
	<hr/>
Interest, present examination	\$99.29

Incorporated 1872.

Examination Aug. 3, 1894, by John Hatch.

Treasurer's bond, \$25,000. Date of bond, June 9, 1894.

Annual compensation of treasurer, \$300.

Indebtedness of trustees as principal, \$5,539 ; as surety, \$158.35.

Amount of deposits, \$79,234.09 ; decrease since last examination, \$2,147.99.

Amount of deposits received since last examination, including dividends credited, \$17,643.10

Amount of dividends declared since last examination, \$3,124.34.

Amount paid out on account of deposits since last examination, \$19,791.09.

Total amount loaned or invested in New Hampshire, \$46,483.38.

Total amount loaned or invested in New England, \$49,483.38.

Total amount loaned or invested out of New England, \$31,350.00.

Largest amount loaned to any individual, corporation, or company, \$5,500.

Number of single loans of \$1,000 or less to separate parties in the state, 87.

Total number of loans in the state, 98.

SCHEDULE OF BONDS AND STOCKS OF THE EPPING SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Leavenworth, Topeka & Southwest- ern, 4s.....	\$2,800.00	\$4,000.00	\$3,000.00
Atchison, Topeka & Santa Fé, 4s.....	380.00	500.00	380.00
Atchison, Topeka & Santa Fé, 2d, 5s..	270.00	1,000.00	270.00
New York & New England, 2d, 6s....	3,090.00	3,000.00	3,000.00
	\$6,540.00	\$8,500.00	\$6,650.00
STOCKS.			
BANK.			
Newmarket National.....	\$900.00	\$1,000.00	\$900.00

FARMERS' SAVINGS BANK.—PITTSFIELD.

CHARLES H. CARPENTER, *President*. JOHN A. GOSS, *Treasurer*.

Trustees—Charles H. Carpenter, P. H. Adams, M. S. Drake, James Griffin, Ellery B. Ring, J. S. Rand, T. L. Hoitt, True H. Maxfield, Oscar Foss, George H. Haines, Charles Lane, V. A. Grant, John A. Goss.

Investment Committee—P. H. Adams, E. B. Ring, J. S. Rand, Charles H. Carpenter, John A. Goss.

STATEMENT.

Liabilities.

Amount due depositors.....	\$130,583.11	\$130,583.11
Guaranty fund.....	3,000.00	3,000.00
Interest.....	4,030.83	4,030.83
	\$137,613.94	
Premiums on bonds and stocks im- paired.....	599.32	
	\$137,014.62	\$137,613.94

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$7,310.00	\$7,310.00	\$7,310.00
Loans secured by western city mortgages.....	5,200.00	5,200.00	5,200.00
Loans secured by local real estate..	22,087.06	22,087.06	22,087.06
Loans on personal security.....	61,622.28	61,622.28	61,622.28
Loans on personal security (west- ern).....	15,300.00	15,300.00	15,300.00
Loans on collateral security.....	8,872.60	8,872.60	8,872.60
Miscellaneous bonds.....	4,880.00	5,600.00	5,290.00
Bank stock.....	1,955.00	1,700.00	1,805.32
Railroad stock.....	240.00	200.00	244.00
Manufacturing stock.....	6,005.00	7,000.00	6,340.00
Cash on deposit in national banks...	3,542.68	3,542.68	3,542.68
	\$137,014.62	\$138,434.62	\$137,613.94

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 12, 1893, to June 27, 1894.

Gross earnings	\$7,782.04
Deduct interest paid out	\$327.35
Deduct expenses	380.75
Deduct state tax	1,238.53
Deduct western taxes	60.07
Deduct losses charged off	1,565.00
Carried to guaranty fund	500.00
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	4,071.70
	<hr/>
Net earnings	\$3,710.34
From surplus	894.55
	<hr/>
Dividend December, 1893	\$4,604.89
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Surplus and interest, last examination	\$4,925.38
From surplus	894.55
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Surplus and interest, present examination	\$4,030.83

Incorporated 1883.

Examination June 27, 1894, by James O. Lyford.

Treasurer's bond, \$30,000. Date of bond, Nov. 24, 1883.

Annual compensation of treasurer, \$700.

Indebtedness of trustees as principal, \$6,170; as surety, \$2,705.

Amount of deposits, \$130,583.11; increase since last examination, \$5,910.34.

Amount of deposits received since last examination, including dividends credited, \$30,734.70.

Amount of dividends declared since last examination, \$4,604.89.

Amount paid out on account of deposits since last examination, \$24,824.36.

Total amount loaned or invested in New Hampshire, \$101,848.94.

Total amount loaned or invested in New England, \$104,513.94.

Total amount loaned or invested out of New England, \$33,100.

Largest amount loaned to any individual, corporation, or company, \$13,000.

Number of single loans of \$1,000 or less to separate parties in the state, 82.

Total number of loans in the state, 104.

SCHEDULE OF BONDS AND STOCKS OF THE FARMERS' SAVINGS BANK.

BONDS.	Market Value June 27, 1894.	Par Value.	Value on Books.
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s ..	\$1,280.00	\$1,600.00	\$1,290.00
Crippen, Lawrence & Co., deb., 6s....	1,600.00	2,000.00	2,000.00
E. H. Rollins & Sons, deb., 6s.....	2,000.00	2,000.00	2,000.00
	\$4,880.00	\$5,600.00	\$5,290.00
STOCKS.			
BANK.			
Pittsfield National.....	\$1,955.00	\$1,700.00	\$1,805.32
RAILROAD.			
Suncook Valley,.....	\$240.00	\$200.00	\$244.00
MANUFACTURING.			
Amoskeag Mf'g Co., Manchester....	\$3,300.00	\$2,000.00	\$3,675.00
Nat'l Tube Works Co., Boston, com'n	1,400.00	3,500.00	1,700.00
" " " " pref.	1,305.00	1,500.00	965.00
	\$6,005.00	\$7,000.00	\$6,340.00

FARMINGTON SAVINGS BANK.—FARMINGTON.

JOHN F. CLOUTMAN, *President*. CHAS. W. TALPEY, *Treasurer*.

Trustees—John F. Cloutman, John H. Barker, Chas. W. Talpey, Jona R. Hayes, John B. Edgerly, Edward T. Willson, Geo. A. Jones, Benj. P. Chesley, Ichabod P. Berry, John F. Hall, Frank E. Edgerly, John Tuttle, Levi Pearl, Eugene P. Nute, Dwight E. Edgerly, John P. Bennett, John E. Fernald, James F. Saford.

Investment Committee—John F. Cloutman, John H. Barker, Geo. A. Jones, John Tuttle, Dwight E. Edgerly.

OLD ACCOUNT—STATEMENT.

Liabilities.

Amount due depositors.....	\$411,611.60	\$411,611.60
Surplus.....	14,891.29	14,891.29
Interest.....	6,898.25	6,898.25
	\$433,401.14	
Premium on bonds and stocks im- paired.....	5,295.00	
Reduction of deposits by decree of court Jan. 30, 1894, \$155,351.62.....	\$428,106.14	\$433,401.14

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$87,763.85	\$87,763.85	\$87,763.85
Loans secured by western city mortgages.....	46,787.01	46,787.01	46,787.01
Loans secured by local real estate...	71,950.17	71,950.17	71,950.17
Loans on personal security.....	13,186.00	13,186.00	13,186.00
Loans on collateral security.....	30,120.00	30,120.00	30,120.00
Loans on collateral security (west- ern).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	36,320.00	35,000.00	35,000.00
Railroad bonds.....	24,950.00	29,700.00	26,900.00
Miscellaneous bonds.....	22,400.00	23,400.00	23,400.00
Bank stock.....	36,155.00	42,100.00	42,100.00
Miscellaneous stocks.....	20,980.00	18,700.00	18,700.00
Warrants.....	277.86	277.86	277.86
Real estate by foreclosure.....	21,781.55	21,781.55	21,781.55
Real estate purchased.....	7,039.45	7,039.45	7,039.45
Cash on deposit in national banks....	2,981.24	2,981.24	2,981.24
Cash on hand.....	414.01	414.01	414.01
	\$428,106.14	\$436,201.14	\$433,401.14

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 12, 1893, to June 25, 1894.

Gross earnings	\$33,340.63
Transferred from guaranty fund	30,500.00
Reduction of deposits 25 per cent.	155,351.62
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	\$219,192.25
Deduct interest paid out	\$697.61
Deduct expenses	3,182.39
Deduct state tax	5,533.21
Deduct local taxes	140.50
Deduct foreclosure expenses charged off	2,647.63
Deduct assets set aside	194,959.65
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	207,160.99
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Net accumulations	\$12,031.26
Surplus and interest, last examination	9,758.28
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Surplus and interest, present examination	\$21,789.54

Incorporated 1868.

Examination June 25, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$60,000. Date of bond, June 6, 1892.

Clerk, Irving J. Chesley.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$39,940; as surety, \$7,100.

Amount of deposits, \$411,611.60; decrease since last examination, \$225,377.27.

Amount of deposits received since last examination, including dividends credited, \$18,436.89.

Amount of dividends declared since last examination, none.

Deposits paid out since last examination, \$88,462.54.

Deposits reduced by decree of court, \$155,351.62.

Total amount loaned or invested in New Hampshire, \$186,290.87.

Total amount loaned or invested in New England, \$186,290.87.

Total amount loaned or invested out of New England, \$247,110.27.

Largest amount loaned to any individual, corporation, or company, \$15,000.

Number of single loans of \$1,000 or less to separate parties in the state, 139.

Total number of loans in the state, 155.

SCHEDULE OF BONDS AND STOCKS OF THE FARMINGTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Concord & Montreal, 4s.....	\$5,100.00	\$5,000.00	\$5,000.00
Mexican Central, 4s.....	4,320.00	8,000.00	5,200.00
Silverton, Col., 6s.....	5,000.00	5,000.00	5,000.00
Tacoma & Puyallup, Wash., 5s.....	10,530.00	11,700.00	11,700.00
	\$24,950.00	\$29,700.00	\$26,900.00
COUNTY.			
Apache, Arizona, 7s.....	\$10,500.00	\$10,000.00	\$10,000.00
Clay, Miss., 6s.....	5,000.00	5,000.00	5,000.00
	\$15,500.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
Las Animas, Col., 8s.....	\$5,250.00	\$5,000.00	\$5,000.00
Concord, N. H., 4s.....	5,100.00	5,000.00	5,000.00
	\$10,350.00	\$10,000.00	\$10,000.00
SCHOOL DISTRICT.			
Bent County, No. 14, Col., 8s.....	\$3,180.00	\$3,000.00	\$3,000.00
Costilla County, No. 13, Col., 8s.....	2,040.00	2,000.00	2,000.00
Sweetwater County, No. 14, Wyo., 7s	5,250.00	5,000.00	5,000.00
	\$10,470.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Adrian Water Works, Mich., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Denver Water Co., Col., 5s.....	4,500.00	5,000.00	5,000.00
Consolidated Light & Power Co., Dover, 6s.....	4,500.00	5,000.00	5,000.00
Dakota Farm Mortgage Co., deb., 6s	4,400.00	4,400.00	4,400.00
North American Loan & Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Metropolitan Railway Co., Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
	\$22,400.00	\$23,400.00	\$23,400.00
STOCKS.			
BANK.			
Farmington National.....	\$32,980.00	\$38,800.00	\$38,800.00
First National, Howard, Kan.....	2,200.00	2,000.00	2,000.00
Cochecho National, Dover.....	975.00	1,300.00	1,300.00
	\$36,155.00	\$42,100.00	\$42,100.00
MISCELLANEOUS.			
American Trust Co., Concord.....	\$2,750.00	\$2,500.00	\$2,500.00
Nashua Trust Co., Nashua.....	1,050.00	1,000.00	1,000.00
Denver Consolidated Electric Co....	15,180.00	13,200.00	13,200.00
Page Belting Co., Concord, pref.....	2,000.00	2,000.00	2,000.00
	\$20,980.00	\$18,700.00	\$18,700.00

NEW ACCOUNT—STATEMENT.

Liabilities.

Amount due depositors.....	\$2,141.60		\$2,141.60
Interest	43.50		43.50
	\$2,185.10		\$2,185.10

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by local real estate...	\$1,290.00	\$1,290.00	\$1,290.00
Loans on collateral security.....	300.00	300.00	300.00
Cash on deposit in national banks...	595.10	595.10	595.10
	\$2,185.10	\$2,185.10	\$2,185.10

STATEMENT OF EARNINGS.

From February 1 to June 25, 1894.

Gross earnings	\$43.95
Deduct expenses paid . . . . .	.45
Net earnings	\$43.50

Amount of deposits, \$2,141.60.

Amount of deposits received, \$2,551.60.

Amount paid out on account of deposits, \$410.

FITZWILLIAM SAVINGS BANK.—FITZWILLIAM.

JOHN M. PARKER, *President*. STEPHEN BATCHELLER, *Treasurer*.

Trustees—Amos J. Blake, Samuel Kendall, Wright Whitcomb, Charles Byam, Edwin N. Bowen, Herbert E. Wetherbee, Kimball D. Webster, Samuel S. Stone, Elbridge Cummings, Albert F. Wilson, Alfred G. Lawrence, Charles D. Bigelow, William Whipple.

Investment Committee—Reuben L. Angier, Charles D. Bigelow, Charles Byam, John M. Parker, Stephen Batcheller.

STATEMENT.

Liabilities.

Amount due depositors.....	\$162,988.35	\$162,988.35
Guaranty fund.....	3,650.00	3,650.00
Interest.....	2,603.42	2,603.42
	\$169,241.77	
Premium on bonds and stocks im- paired.....	1,748.22	
	\$167,493.55	\$169,241.77

Resources.

	Market Value June 27, 1893.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$32,378.00	\$32,378.00	\$32,378.00
Loans secured by western city mortgages.....	16,400.00	16,400.00	16,400.00
Loans secured by local real estate...	34,614.00	34,614.00	34,614.00
Loans on personal security.....	6,688.56	6,688.56	6,688.56
Loans on personal security (west- ern).....	2,000.00	2,000.00	2,000.00
Loans on collateral security.....	4,480.00	4,480.00	4,480.00
County, city, town, and district bonds.....	4,017.50	3,850.00	3,971.72
Miscellaneous bonds.....	19,800.00	19,800.00	19,638.00
Bank stock.....	17,350.00	14,300.00	15,551.00
Miscellaneous stocks.....	12,600.00	15,700.00	16,355.00
Real estate by foreclosure.....	10,183.00	10,183.00	10,183.00
Cash on deposit in national banks....	5,958.29	5,958.29	5,958.29
Cash on hand.....	1,024.20	1,024.20	1,024.20
	\$167,493.55	\$167,376.05	\$169,241.77

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 14, 1893, to August 30, 1894.

Gross earnings	\$7,561.25
Deduct interest paid out	\$58.96
Deduct expenses	563.81
Deduct state tax	1,760.21
Deduct local taxes	14.63
*Deduct losses charged off	27.50
	<hr/>
	2,425.11
Net earnings	\$5,136.14
Dividends January and July, 1894	5,128.71
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Balance of earnings	\$7.43
Interest, last examination	\$2,595.99
Increase	7.43
	<hr/>
Interest, present examination	\$2,603.42

Incorporated 1871.

Examination August 30, 1894, by Alpheus W. Baker.

Treasurer's bond, \$30,000. Date of bond, March 14, 1882.

Annual compensation of treasurer, \$500.

Indebtedness of trustees as principal, \$3,202.87 ; as surety, nothing.

Amount of deposits, \$162,988.35 ; decrease since last examination, \$17,819.40.

Amount of deposits received since last examination, including dividends credited, \$23,621.07.

Amount of dividends declared since last examination, \$5,128.71.

Amount paid out on account of deposits since last examination, \$41,440.47.

Total amount loaned or invested in New Hampshire, \$55,623.13.

Total amount loaned or invested in New England, \$63,036.05.

Total amount loaned or invested out of New England, \$106,205.72.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the state, 137.

Total number of loans in the state, 139.

* \$3,500 charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE FITZWILLIAM SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Palouse City, Wash., 6s.....	\$1,040.00	\$1,000.00	\$1,000.00
Evansville, Ind., 5s.....	2,000.00	2,000.00	2,000.00
	\$3,040.00	\$3,000.00	\$3,000.00
SCHOOL DISTRICT.			
Whitman Co., No. 127, Wash., 8s.....	\$977.50	\$850.00	\$971.72
MISCELLANEOUS.			
Texas Loan Agency, deb., 6½s.....	\$8,800.00	\$8,800.00	\$8,638.00
Iowa Loan & Trust Co., deb., 6s.....	11,000.00	11,000.00	11,000.00
	\$19,800.00	\$19,800.00	\$19,638.00
STOCKS.			
BANK.			
Winchester National.....	\$770.00	\$700.00	\$770.00
Lancaster National.....	3,250.00	2,500.00	2,500.00
Rollstone National, Fitchburg, Mass.	800.00	500.00	750.00
First National, Humboldt, Kan.....	2,200.00	2,000.00	2,000.00
First National, Dighton, Kan.....	2,000.00	2,000.00	2,080.00
City National, Corsicana, Texas.....	1,100.00	1,000.00	1,000.00
Ashuelot National, Keene.....	3,900.00	2,600.00	3,251.00
Keene National.....	1,760.00	800.00	1,000.00
South End National, Boston.....	850.00	1,000.00	1,000.00
Kansas National, Topeka.....	720.00	1,200.00	1,200.00
	\$17,350.00	\$14,300.00	\$15,551.00
MISCELLANEOUS.			
Iowa Loan and Trust Co., Des Moines, Iowa.....	\$6,200.00	\$5,000.00	\$5,100.00
Vermont Loan & Trust Co., Grand Forks.....	2,000.00	2,000.00	2,100.00
The Trust Co. of America, Topeka, Kan.....	900.00	1,200.00	1,155.00
Texas Loan Agency, Corsicana, Tex.	1,000.00	1,000.00	1,500.00
Nebraska Loan & Trust Co., Hastings, Neb.	2,500.00	2,500.00	2,500.00
Muscatine Mortgage & Trust Co.....	4,000.00	4,000.00	4,000.00
	\$12,600.00	\$15,700.00	\$16,355.00

FRANCESTOWN SAVINGS BANK.—FRANCESTOWN.

HIRAM PATCH, *President*.SAMUEL D. DOWNES, *Treasurer*.

Trustees—Hiram Patch, Samuel B. Hodge, Augustus H. Bixby,
Charles A. Vose, Frank B. Starrett, Samuel D. Downes.

Investment Committee—Hiram Patch, Charles A. Vose, Samuel
D. Downes.

STATEMENT.

Liabilities.

Amount due depositors.....	\$82,910.62		\$82,910.62
Guaranty fund.....	2,614.38		2,614.38
Interest.....	1,456.97		1,456.97
	\$86,981.97		
Premium on bonds and stocks im- paired.....	6,768.75		
	\$80,213.22		\$86,981.97

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$10,506.70	\$10,506.70	\$10,506.70
Loans secured by western city mort- gages.....	5,857.20	5,857.20	5,857.20
Loans secured by local real estate...	30,657.60	30,657.60	30,657.60
Loans on personal security.....	2,928.41	2,928.41	2,928.41
Loans on personal security (west- ern).....	500.00	500.00	500.00
Loans on collateral security	734.41	734.41	734.41
County bonds.....	2,625.00	2,500.00	2,545.00
Miscellaneous bonds.....	3,180.00	6,800.00	6,780.00
Bank stock.....	10,318.00	10,398.00	10,896.75
Miscellaneous stocks.....	5,500.00	9,200.00	8,170.00
Tax certificates.....	65.30	65.30	65.30
Real estate by foreclosure.....	6,527.35	6,527.35	6,527.35
Cash in hands of investing agents...	300.58	300.58	300.58
Cash on deposit in national banks...	150.57	150.57	150.57
Cash on hand.....	362.10	362.10	362.10
	\$80,213.22	\$87,488.22	\$86,981.97

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 11, 1893, to September 21, 1894.

Gross earnings	\$4,575.29
From surplus	2,838.48
	<hr/>
	\$7,413.77
Deduct interest paid out	\$9.15
Deduct expenses	746.03
Deduct state tax	995.73
Deduct western taxes	142.75
Deduct local taxes	23.60
Deduct foreclosure expenses	326.57
Deduct losses charged off	2,105.50
Carried to guaranty fund	1,607.47
	<hr/>
	5,956.80
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Surplus, present examination	\$1,456.97

Incorporated 1868.

Examination September 21, 1894, by John Hatch.

Treasurer's bond, \$30,000. Date of bond, Feb. 25, 1892.

Annual compensation of treasurer, \$600.

Indebtedness of trustees as principal, \$459.60 ; as surety, nothing.

Amount of deposits, \$82,910.62 ; decrease since last examination, \$16,299.92.

Amount of deposits received since last examination, including dividends credited, \$4,093.55.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$20,393.47.

Total amount loaned or invested in New Hampshire, \$35,931.27.

Total amount loaned or invested in New England, \$39,486.25.

Total amount loaned or invested out of New England, \$47,495.72.

Largest amount loaned to any individual, corporation, or company, \$3,000.

Number of single loans of \$1,000 or less to separate parties in the state, 92.

Total number of loans in the state, 101.

SCHEDULE OF BONDS AND STOCKS OF THE FRANCESTOWN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Fremont, Wyo., 8s.....	\$2,625.00	\$2,500.00	\$2,545.00
MISCELLANEOUS.			
Larned Electric Light Co., Kan., 5½s	\$500.00	\$1,000.00	\$980.00
Kansas City & Atlantic Ry. Co., 1st mort., 6s.....	1,080.00	1,800.00	1,800.00
Kansas City & Atlantic Ry. Co., 2d mort., 6s.....	1,600.00	4,000.00	4,000.00
	\$3,180.00	\$6,800.00	\$6,780.00
STOCKS.			
BANK.			
Schuster-Hax National, St. Joseph, Mo.....	\$1,320.00	\$1,200.00	\$1,440.00
Continental National, St. Louis.....	550.00	500.00	600.00
First National, Trenton, Mo.....	500.00	1,000.00	400.00
National Bank of Commerce, Kansas City, Mo.....	750.00	1,000.00	1,100.00
Sioux National, Sioux City, Iowa.....	3,600.00	4,500.00	5,015.00
First National, Francestown.....	598.00	198.00	198.00
Richardson County, Falls City, Neb.	3,000.00	2,000.00	2,143.75
	\$10,318.00	\$10,398.00	\$10,896.75
MISCELLANEOUS			
Northern Investment Co., Boston...	\$250.00	\$1,000.00	\$1,000.00
Massachusetts Real Estate Co., Boston.....	250.00	1,000.00	1,070.00
Nebraska Loan & Trust Co., Hastings, Neb.....	5,000.00	5,000.00	5,000.00
American Investment Co., Boston.....		1,200.00	600.00
Winfield Mortgage & Trust Co., Kan.		1,000.00	500.00
	\$5,500.00	\$9,200.00	\$8,170.00

FRANKLIN SAVINGS BANK.—FRANKLIN.

ISAAC N. BLODGETT, *President*. ALEXIS PROCTOR, *Treasurer*.

Trustees—John H. Rowell, Warren F. Daniell, Alvah W. Sulloway, Frank Proctor, Charles C. Kenrick, Edward B. S. Sanborn, David S. Gilchrist, Frank L. Morrison, H. A. Weymouth, John B. Howard, Edward H. Sturtevant.

Investment Committee—Isaac N. Blodgett, Alvah W. Sulloway, Frank L. Morrison, John B. Howard.

STATEMENT.

Liabilities.

Amount due depositors.....	\$996,265.38		\$996,265.38
Guaranty fund.....	30,000.00		30,000.00
Interest	25,828.53		25,828.53
Premium on bonds and stocks.....	24,637.25		
	\$1,076,731.16		\$1,052,093.91

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$183,286.68	\$183,286.63	\$183,286.68
Loans secured by western city mortgages.....	72,085.00	72,085.00	72,085.00
Loans secured by local real estate...	104,389.22	104,389.22	104,389.22
Loans on personal security.....	159,202.40	159,202.40	159,202.40
Loans on personal security (western).....	44,350.00	44,350.00	44,350.00
Loans on collateral security.....	116,810.75	116,810.75	116,810.75
Loans on collateral security (western).....	19,000.00	19,000.00	19,000.00
County, city, town, and district bonds.....	112,920.00	108,500.00	108,500.00
Railroad bonds.....	48,430.00	43,000.00	43,000.00
Miscellaneous bonds.....	67,368.00	78,660.00	68,200.00
Bank stock.....	44,430.00	33,900.00	33,900.00
Railroad stock.....	38,128.00	36,200.00	33,700.00
Miscellaneous stocks	16,605.00	18,300.00	15,943.75
Real estate by foreclosure.....	26,125.00	26,125.00	26,125.00
Cash on deposit in national banks...	15,998.63	15,998.63	15,998.63
Cash on hand.....	7,602.48	7,602.48	7,602.48
	\$1,076,731.16	\$1,067,410.16	\$1,052,093.91

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 8, 1893, to March 7, 1894.

Gross earnings	\$59,972.34
Deduct interest paid out	\$2,094.73
Deduct expenses	2,518.47
Deduct state tax	9,110.80
Deduct local taxes	3,184.08
Reduction book value, bonds and stocks	17,948.75
*Deduct losses charged off	1,251.31
Deduct expenses, western foreclosure	293.24
Carried to guaranty fund	1,005.39
	<hr/>
	37,406.77
Net earnings	\$22,565.57
From surplus	15,073.68
	<hr/>
Dividend October, 1893	\$37,639.25
Surplus and interest, last examination	\$40,902.21
From surplus	15,073.68
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Surplus and interest, present examination	\$25,828.53

Incorporated 1869.

Examination March 7, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$80,000. Date of bond, Nov. 8, 1889.

Clerk, John P. Proctor.

Annual compensation of treasurer, \$1,400.

Annual compensation of clerk, \$400.

Indebtedness of trustees as principal, \$76,638.04; as surety, \$16,225.

Amount of deposits, \$996,265.38; decrease since last examination, \$10,693.75.

Amount of deposits received since last examination, including dividends credited, \$215,651.76.

Amount of dividends declared since last examination, \$37,639.25.

Amount paid out on account of deposits since last examination, \$226,345.51.

Total amount loaned or invested in New Hampshire, \$504,903.48.

Total amount loaned or invested in New England, \$519,903.48.

Total amount loaned or invested out of New England, \$532,190.43.

Largest amount loaned to any individual, corporation, or company, \$46,000.

Number of single loans of \$1,000 or less to separate parties in the state, 176.

Total number of loans in the state, 246.

*\$21,124.85 charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE FRANKLIN SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$39,550.00	\$35,000.00	\$35,000.00
Northern Pacific, 6s.....	8,880.00	8,000.00	8,000.00
	\$48,430.00	\$43,000.00	\$43,000.00
COUNTY.			
Kittitass, Wash., 6s.....	\$3,150.00	\$3,000.00	\$3,000.00
Jefferson, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Sevier, Utah, 6s.....	5,150.00	5,000.00	5,000.00
Albany, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
	\$18,650.00	\$18,000.00	\$18,000.00
CITY AND TOWN.			
Ogden, Utah, 6s.....	\$10,700.00	\$10,000.00	\$10,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Butler, Ind., 6s.....	2,650.00	2,500.00	2,500.00
Provo City, Utah, 6s.....	5,200.00	5,000.00	5,000.00
Franklin, 4s.....	7,210.00	7,000.00	7,000.00
Macon, Mo., 6s.....	3,090.00	3,000.00	3,000.00
Brigham, Utah, 6s.....	5,150.00	5,000.00	5,000.00
New Whatcom, Wash., 6s, funding...	5,300.00	5,000.00	5,000.00
New Whatcom, Wash., 6s, municipal	5,300.00	5,000.00	5,000.00
Sprague, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Redwood Falls, Minn., 6s.....	5,100.00	5,000.00	5,000.00
Boulder, Col., 6s.....	5,150.00	5,000.00	5,000.00
Seattle, Wash., 5s.....	5,150.00	5,000.00	5,000.00
Penacook & Boscawen, 4½s.....	5,200.00	5,000.00	5,000.00
	\$73,490.00	\$70,500.00	\$70,500.00
SCHOOL DISTRICT.			
Moscow, No. 5, Idaho, Independ't, 6s	\$5,200.00	\$5,000.00	\$5,000.00
Springville, Utah, 6s.....	5,100.00	5,000.00	5,000.00
Gallatin County, No. 7, Mont., 6s.....	8,400.00	8,000.00	8,000.00
Yavapa County, No. 1, Ariz., 6s.....	2,080.00	2,000.00	2,000.00
	\$20,780.00	\$20,000.00	\$20,000.00
MISCELLANEOUS.			
National Loan & Trust Co., Kansas City, Mo., deb., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Johnson Loan & Trust Co., deb., 6s..	13,968.00	17,460.00	15,000.00
New Hampshire Trust Co., deb., 6s..	24,000.00	30,000.00	24,000.00
Salt Lake City Gas Co., Utah, 6s.....	5,000.00	5,000.00	5,000.00
Lexington Hydraulic Mfg. Co., Ky., 6s	7,200.00	8,000.00	7,000.00
Marysville Water Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
Des Moines Water Power Co., Iowa, 6s	4,000.00	5,000.00	4,000.00
U. S. Cordage Co., N. J., 6s.....	3,200.00	3,200.00	3,200.00
	\$67,368.00	\$78,660.00	\$68,200.00
STOCKS.			
BANK.			
Franklin National.....	\$18,150.00	\$12,100.00	\$12,100.00
Citizens' National, Tilton.....	7,440.00	6,200.00	6,200.00
First National, Hillsborough.....	6,075.00	4,500.00	4,500.00
National Mechanics & Traders.			
Portsmouth.....	5,750.00	5,000.00	5,000.00
Derry National.....	7,015.00	6,100.00	6,100.00
	\$44,430.00	\$33,900.00	\$33,900.00

SCHEDULE OF BONDS AND STOCKS OF THE FRANKLIN SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern.....	\$10,360.00	\$7,000.00	\$7,000.00
Pemigewasset Valley	11,868.00	9,200.00	9,200.00
Union Pacific	1,100.00	10,000.00	2,500.00
Boston & Maine	14,800.00	10,000.00	15,000.00
	\$38,128.00	\$36,200.00	\$33,700.00
MISCELLANEOUS.			
Nebraska Loan & Trust Co	\$2,500.00	\$2,500.00	\$1,500.00
International Loan & Trust Co.....	1,000.00	2,000.00	1,000.00
Franklin Gas & Electric Co.....	405.00	300.00	300.00
Capital Fire Ins. Co., Concord.....	1,000.00	1,000.00	1,000.00
Kidder Machine Co., Franklin.....	2,500.00	2,500.00	2,500.00
American Sugar Refining Co., N. J., preferred.....	9,200.00	10,000.00	9,643.75
	\$16,605.00	\$18,300.00	\$15,943.75

GORHAM FIVE-CENTS SAVINGS BANK.—GORHAM.

ALBERT S. TWITCHELL, *President*. THOMAS GIFFORD, *Treasurer*.

Trustees—Albert S. Twitchell, Thomas A. Adams, Elihu Libby, Wesley Wight, Isaac Woodsum, J. W. Greenlaw, J. G. Wells, Thomas Gifford, T. E. Fisk, H. E. Ingalls, S. M. Leavitt, J. F. Libby, C. G. Hamlin, E. Y. Vernon, C. C. Libby, G. E. Clarke.

Investment Committee—Albert S. Twitchell, S. M. Leavitt, Thomas E. Fisk.

STATEMENT.

Liabilities.

Amount due depositors	\$51,614.01		\$51,614.01
Guaranty fund.....	2,500.00		2,500.00
Interest	1,369.89		1,369.89
Premium on bonds and stocks.....	335.00		
	\$55,818.90		\$55,483.90

Resources.

	Market Value June 27, 1894.	Par Value.	Value on books.
Loans secured by local real estate..	\$31,488.40	\$31,488.40	\$31,488.40
Loans on personal security.....	6,157.04	6,157.04	6,157.04
Loans on collateral security	1,720.25	1,720.25	1,720.25
Miscellaneous bonds.....	4,210.00	4,500.00	4,210.00
Bank stock.....	2,785.00	2,500.00	2,500.00
Miscellaneous stocks	2,550.00	2,500.00	2,500.00
Tax certificates (local).....	240.52	240.52	240.52
Real estate by foreclosure.....	5,770.93	5,770.93	5,770.93
Cash on deposit in national banks....	820.69	820.69	820.69
Cash on hand.....	76.07	76.07	76.07
	\$55,818.90	\$55,773.90	\$55,483.90

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 6, 1893, to August 15, 1894.

Gross earnings	\$2,434.38
Transferred from guaranty fund to interest	700.00
	<hr/>
	\$3,134.38
Deduct interest paid out	\$8.50
Deduct expenses	565.47
Deduct state tax	495.35
Deduct local taxes	23.28
Deduct losses charged off	1,300.00
	<hr/>
	2,392.60
Net earnings	<hr/>
	\$741.78
From surplus	1,201.14
	<hr/>
Dividends October, 1893, and April, 1894	\$1,942.92
Surplus and interest, last examination	\$2,571.03
From surplus	1,201.14
	<hr/>
Surplus and interest, present examination	\$1,369.89

Incorporated 1872.

Examination Aug. 15, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$25,000. Date of bond, Jan. 3, 1894.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, \$2,240 ; as surety, nothing.

Amount of deposits, \$51,614.01 ; increase since last examination, \$1,549.32.

Amount of deposits received since last examination, including dividends credited, \$11,618.54.

Amount of dividends declared since last examination, \$1,942.92.

Amount paid out on account of deposits since last examination, \$10,069.22.

Total amount loaned or invested in New Hampshire, \$49,773.90.

Total amount loaned or invested in New England, \$51,273.90.

Total amount loaned or invested out of New England, \$4,210.

Largest amount loaned to any individual, corporation, or company, \$4,000.

Number of single loans of \$1,000 or less to separate parties in the state, 104.

Total number of loans in the state, 108.

SCHEDULE OF BONDS AND STOCKS OF THE GORHAM FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$1,200.00	\$1,500.00	\$1,200.00
Western Electrical Construction Co., Denver, 6s.....	1,000.00	1,000.00	1,000.00
Rhineland Water Co., Wis., 6s.....	1,000.00	1,000.00	1,000.00
Bellaire, Bridgeport & Martins Ferry Street Ry., Ohio, 6s.....	1,010.00	1,000.00	1,010.00
	\$4,210.00	\$4,500.00	\$4,210.00
STOCKS.			
BANK.			
First National, Portland, Maine.....	\$1,725.00	\$1,500.00	\$1,500.00
Berlin National, Berlin.....	1,060.00	1,000.00	1,000.00
	\$2,785.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Capital Fire Insurance Co., Concord	\$1,500.00	\$1,500.00	\$1,500.00
Nashua Trust Co.....	1,050.00	1,000.00	1,000.00
	\$2,550.00	\$2,500.00	\$2,500.00

GUARANTY SAVINGS BANK.—MANCHESTER.

JOHN M. PARKER, *President*. JAMES A. WESTON, *Treasurer*.

Trustees—John M. Parker, James A. Weston, Nathan P. Hunt,
Bushrod W. Hill, Hiram K. Slayton, Alonzo Elliott, John Ken-
nard, John C. French, David A. Parker.

Investment Committee—James A. Weston, John M. Parker,
Nathan P. Hunt.

STATEMENT.

Liabilities.

Amount due depositors.....	\$851,444.02		\$851,444.02
Guaranty fund.....	100,000.00		100,000.00
Interest.....	34,990.34		34,990.34
Premium on bonds and stocks.....	12,418.75		
	\$998,853.11		\$986,434.36

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$68,450.00	\$68,450.00	\$68,450.00
Loans secured by western city mortgages.....	288,751.00	288,751.00	288,751.00
Loans secured by local real estate...	106,913.37	106,913.37	106,913.37
Loans on personal security.....	13,834.10	13,834.10	13,834.10
Loans on personal security (west- ern).....	40,992.24	40,992.24	40,992.24
Loans on collateral security.....	94,297.42	94,297.42	94,297.42
Loans on collateral security (west- ern).....	8,000.00	8,000.00	8,000.00
County, city, town, and district bonds.....	60,755.00	55,300.00	55,300.00
Railroad bonds.....	23,670.00	31,000.00	27,400.00
Miscellaneous bonds.....	71 000.00	73,000.00	73,000.00
Bank stock.....	48,047.00	43,050.00	43,050.00
Railroad stock.....	59,151.00	52,900.00	48,546.25
Manufacturing stock.....	5,102.00	3,700.00	3,700.00
Miscellaneous stocks.....	13,636.33	17,946.33	17,946.33
Real estate by foreclosure.....	63,913.53	63,913.53	63,913.53
Cash on deposit in national banks...	30,672.90	30,672.90	30,672.90
Cash on hand.....	1,667.22	1,667.22	1,667.22
	\$998,853.11	\$994,388.11	\$986,434.36

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 21, 1893, to March 28, 1894.

Gross earnings	\$61,595.58
Deduct interest paid out	\$2,004.65
Deduct expenses	2,658.73
Deduct state tax	9,992.44
Deduct western taxes	257.85
Deduct shrinkage of real estate	15,508.66
Deduct premiums charged off	14,074.72
Dividend to stockholders	8,000.00
	<hr/>
	52,497.05
	<hr/>
Net earnings	\$9,098.53
From surplus	26,869.64
	<hr/>
Dividend April, 1893, general depositors	\$35,968.17
	<hr/>
Surplus and interest, last examination	\$61,859.98
From surplus	26,869.64
	<hr/>
Surplus and interest, present examination	\$34,990.34

Incorporated 1879.

Examination March 28, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$70,000. Date of bond, Feb. 2, 1889.

Clerk, Edwin H. Carpenter,

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$1,000.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$851,444.02; decrease since last examination, \$95,832.04.

Amount of deposits received since last examination, including dividends credited, \$179,080.80.

Amount of dividends declared since last examination, \$35,968.17.

Amount paid out on account of deposits since last examination, \$274,912.84.

Total amount loaned or invested in New Hampshire, \$303,731.26.

Total amount loaned or invested in New England, \$306,731.26.

Total amount loaned or invested out of New England, \$679,703.10.

Largest amount loaned to any individual, corporation, or company, \$40,000.

Number of single loans of \$1,000 or less to separate parties in the state, 49.

Total number of loans in the state, 99.

SCHEDULE OF BONDS AND STOCKS OF THE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Utah Southern, 7s.....	\$8,000.00	\$10,000.00	\$10,000.00
Terre Haute & South Eastern, 7s.....	6,720.00	6,000.00	6,000.00
Atchison, Topeka & Santa Fé, 4s.....	7,600.00	10,000.00	8,400.00
Atchison, Topeka & Santa Fé, 4s.....	1,350.00	5,000.00	3,000.00
	\$23,670.00	\$31,000.00	\$27,400.00
COUNTY.			
Lawrence, So. Dak., 10s.....	\$5,280.00	\$4,800.00	\$4,800.00
Custer, Montana, 7s.....	15,750.00	15,000.00	15,000.00
	\$21,030.00	\$19,800.00	\$19,800.00
CITY AND TOWN.			
Alma, Kan., 7s.....	\$28,750.00	\$25,000.00	\$25,000.00
Grand Forks, N. Dak., 7s.....	5,300.00	5,000.00	5,000.00
Tekoa, Wash., 6s.....	5,150.00	5,000.00	5,000.00
	\$39,200.00	\$35,000.00	\$35,000.00
SCHOOL DISTRICT.			
Dwight Township, Dak., 8s.....	\$525.00	\$500.00	\$500.00
MISCELLANEOUS.			
Swift & Co., Chicago, Ill., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Grand Forks Gas & Electric Co., 6s..	1,000.00	1,000.00	1,000.00
Black Hills College, Hot Springs, S. Dak., 8s.....	4,000.00	4,000.00	4,000.00
Hutchinson Water, Light & Power Co., Kan., 6s....	8,000.00	8,000.00	8,000.00
National Loan & Trust Co., Kansas City, Mo., deb., 6s.....	10,000.00	10,000.00	10,000.00
Red Oak Investment Co., deb., 5s....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Central Loan & Debenture Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Sturgis Water Co., So. Dak., 7s.....	10,000.00	10,000.00	10,000.00
	\$71,000.00	\$73,000.00	\$73,000.00
STOCKS.			
BANK.			
Globe Savings Bank, Chicago, Ill....	\$5,000.00	\$5,000.00	\$5,000.00
First National, Hutchinson, Kan.....	5,000.00	5,000.00	5,000.00
Merchants' National, Manchester....	23,612.00	18,600.00	18,600.00
People's National, Laconia.....	2,875.00	2,500.00	2,500.00
Clark County, Osceola, Iowa.....	1,560.00	1,950.00	1,950.00
Washington National, Spokane Falls, Wash.....	10,000.00	10,000.00	10,000.00
	\$48,047.00	\$43,050.00	\$43,050.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$7,800.00	\$10,000.00	\$10,000.00
Lake Shore & Michigan Southern....	6,600.00	5,000.00	5,000.00
Connecticut & Passumpsic.....	12,065.00	9,500.00	8,146.25
Pemigewasset Valley.....	30,186.00	23,400.00	23,400.00
Cincinnati, Lebanon & Northern.....	2,500.00	5,000.00	2,000.00
	\$59,151.00	\$52,900.00	\$48,546.25

SCHEDULE OF BONDS AND STOCKS OF THE GUARANTY SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
MANUFACTURING.			
Manchester Mills.....	\$1,802.00	\$1,700.00	\$1,700.00
Amoskeag Manufacturing Co.....	3,300.00	2,000.00	2,000.00
	\$5,102.00	\$3,700.00	\$3,700.00
MISCELLANEOUS.			
International Loan & Trust Co., Kan- sas City, Mo.....	\$5,000.00	\$10,000.00	\$10,000.00
Connecticut Fire Insurance Co., Hartford.....	3,690.00	3,000.00	3,000.00
Wahpeton Water Works.....	1,946.33	4,946.33	4,946.33
	\$13,636.33	\$17,946.33	\$17,946.33

HILLSBOROUGH BRIDGE GUARANTY SAVINGS BANK.—HILLSBOROUGH.

JOHN B. SMITH, *President.*W. D. FORSAITH, *Treasurer.*

Trustees—John B. Smith, J. F. Grimes, Ruthven Childs, S. W. Holman, J. S. Butler, Albe Stephenson, John Goodell, Levi G. Jones, Harvey Jones, Kirk D. Pierce, Chas. W. Conn, W. D. Forsaith, Daniel F. Healey, M. M. Codman, Nathan C. Jameson.

Investment Committee—John B. Smith, J. F. Grimes, J. S. Butler, Ruthven Childs, W. D. Forsaith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$215,372.21	\$215,372.21
Guaranty fund.....	25,000.00	25,000.00
Interest.....	4,485.26	4,485.26
Premium on bonds and stocks.....	5,181.25	
	<hr/> \$250,038.72	<hr/> \$244,857.47

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$26,869.14	\$26,869.14	\$26,869.14
Loans secured by western city mortgages.....	1,400.00	1,400.00	1,400.00
Loans secured by local real estate...	18,305.00	18,305.00	18,305.00
Loans on personal security.....	6,387.80	6,387.80	6,387.80
Loans on personal security (western).....	989.54	989.54	989.54
Loans on collateral security.....	3,572.58	3,572.58	3,572.58
County, city, town, and district bonds.....	143,300.00	137,600.00	137,475.00
Miscellaneous bonds.....	7,500.00	8,000.00	8,000.00
Manufacturing stocks.....	2,020.00	2,000.00	2,658.75
Miscellaneous stocks.....	3,795.00	3,300.00	3,300.00
Warrants.....	29,278.13	29,278.13	29,278.13
Cash on deposit in national banks....	3,843.10	3,843.10	3,843.10
Cash on hand.....	2,778.43	2,778.43	2,778.43
	<hr/> \$250,038.72	<hr/> \$244,323.72	<hr/> \$244,857.47

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 1, 1893, to August 23, 1894.

Gross earnings	\$10,434.80
Deduct interest paid out	\$533.55
Deduct expenses	873.17
Deduct premiums charged off	3,535.00
	<hr/>
	4,941.72
	<hr/>
Net earnings	\$5,493.08
From surplus	2,210.38
	<hr/>
Dividend April, 1894, general depositors	\$7,703.46
	<hr/>
Surplus and interest last examination	\$6,695.64
From surplus	2,210.38
	<hr/>
Surplus and interest, present examination	\$4,485.26

Incorporated 1889.

Examination Aug. 23, 1894, by Alpheus W. Baker.

Treasurer's bond, \$35,000. Date of bond, Nov. 2, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$2,800; as surety, \$1,700.

Amount of deposits, \$215,372.21; increase since last examination, \$4,402.87.

Amount of deposits received since last examination, including dividends credited, \$54,024.49.

Amount of dividends declared since last examination, \$7,703.46.

Amount paid out on account of deposits since last examination, \$49,621.62.

Total amount loaned or invested in New Hampshire, \$37,545.66.

Total amount loaned or invested in New England, \$37,545.66.

Total amount loaned or invested out of New England, \$207,311.81.

Largest amount loaned to any individual, corporation, or company, \$1,200.

Number of single loans of \$1,000 or less to separate parties in the state, 52.

Total number of loans in the state, 61.

SCHEDULE OF BONDS AND STOCKS OF THE HILLSBOROUGH
BRIDGE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Clallam, Wash., 6s.....	\$5,100.00	\$5,000.00	\$4,900.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Bernalillo, N. M., 6s.....	2,575.00	2,500.00	2,500.00
Weston, Wyo., 6s.....	2,080.00	2,000.00	2,000.00
Sweetwater, Wyo., 6s.....	10,200.00	10,000.00	10,000.00
Kittitass, Wash., 6s.....	5,250.00	5,000.00	5,000.00
San Miguel, N. M., 6s.....	3,000.00	3,000.00	3,000.00
Skagit, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Sweetwater, Wyo., 6s.....	2,080.00	2,000.00	2,000.00
	\$40,735.00	\$39,500.00	\$39,400.00
CITY AND TOWN.			
Sprague, Wash., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Brigham, Utah, 6s.....	3,090.00	3,000.00	3,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Port Townsend, Wash., 6s.....	5,200.00	5,000.00	4,975.00
Moscow, Idaho, 6s.....	9,270.00	9,000.00	9,000.00
Central City, Col., 7s.....	5,300.00	5,000.00	5,000.00
Cerrillos, N. M., 6s.....	3,120.00	3,000.00	3,000.00
Kent, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Hickman, Ky., 6s.....	5,150.00	5,000.00	5,000.00
	\$46,530.00	\$45,000.00	\$44,975.00
SCHOOL DISTRICT.			
Yavapai County, No. 1, Ari., 6s.....	\$9,360.00	\$9,000.00	\$9,000.00
Skagit County, No. 27, Wash., 7s.....	1,030.00	1,000.00	1,000.00
Skagit County, No. 10, Wash., 7s.....	5,400.00	5,000.00	5,000.00
Skagit County, No. 12, Wash., 7s.....	6,360.00	6,000.00	6,000.00
Arapahoe County, No. 5, Col., 6.....	4,000.00	4,000.00	4,000.00
Whatcom Company, No. 57, Wash., 7s.	7,490.00	7,000.00	7,000.00
Whatcom Company, No. 25, Wash., 7s.	5,350.00	5,000.00	5,000.00
Ouray County, No. 1, Col., 8s.....	2,625.00	2,500.00	2,500.00
Mesa County, No. 10, Col., 7s.....	2,100.00	2,000.00	2,000.00
Utah County, No. 14, Utah, 6s.....	5,200.00	5,000.00	5,000.00
Shoshone County, No. 8, Idaho, 7s....	5,250.00	5,000.00	5,000.00
Spokane County, No. 48, Wash., 9s....	1,150.00	1,000.00	1,000.00
Lincoln County, No. 89, Wash., 10s....	720.00	600.00	600.00
	\$56,035.00	\$53,100.00	\$53,100.00
MISCELLANEOUS.			
Bessemer Ditch Co., Col., 7s.....	\$1,800.00	\$2,000.00	\$2,000.00
Denver Consolidated Electric Co., 6s	3,000.00	3,000.00	3,000.00
Denver Water Co., 7s.....	2,700.00	3,000.00	3,000.00
	\$7,500.00	\$8,000.00	\$8,000.00
STOCKS.			
MANUFACTURING.			
Manchester Mills.....	\$1,060.00	\$1,000.00	\$1,478.75
Nashua Manufacturing Company....	960.00	1,000.00	1,180.00
	\$2,020.00	\$2,000.00	\$2,658.75
MISCELLANEOUS.			
Denver Consolidated Electric Co.,			
Denver, Col.....	\$3,795.00	\$3,300.00	\$3,300.00

HINSDALE SAVINGS BANK.—HINSDALE.

CHARLES J. AMIDON, *President*. CORA A. WELLMAN, *Treasurer*.

Trustees—George S. Wilder, Chandler S. Fay, H. F. Horton, Dwight W. Stearns, C. Fitzgerald, Amasa B. Davis, Edward Bishop, Charles B. Hopkins, Gardner S. Howe, Thomas W. Sabin, N. M. Worden, George T. Slate.

Investment Committee—Charles J. Amidon, Charles B. Hopkins, George S. Wilder, Chandler S. Fay, H. F. Horton.

STATEMENT.

Liabilities.

Amount due depositors.....	\$294,711.82		\$294,711.82
Guaranty fund.....	7,250.00		7,250.00
Interest.....	7,481.82		7,481.82
Premium on bonds and stocks.....	345.79		
	\$309,789.43		\$309,443.64

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$105,275.00	\$105,275.00	\$105,275.00
Loans secured by local real estate...	44,726.04	44,726.04	44,726.04
Loans on personal security.....	3,280.25	3,280.25	3,280.25
Loans on personal security (western)	125.00	125.00	125.00
Loans on collateral security.....	3,125.00	3,125.00	3,125.00
Loans on collateral security (western).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	88,436.00	84,500.00	84,395.00
Miscellaneous bonds.....	22,400.00	24,750.00	22,750.00
Bank stock.....	8,440.00	7,900.00	7,900.00
Miscellaneous stocks.....	17,885.21	22,770.42	21,770.42
Real estate by foreclosure.....	9,653.36	9,653.36	9,653.36
Cash in hands of investing agents...	565.67	565.67	565.67
Cash on deposit in national banks...	400.35	400.35	400.35
Cash on hand.....	477.55	477.55	477.55
	\$309,789.43	\$312,548.64	\$309,443.64

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 12, 1893, to August 29, 1894.

Gross earnings	\$17,406.92
Transferred from guaranty fund to interest	7,750.00
	<hr/>
	\$25,156.92
Deduct interest paid out	\$1,676.09
Deduct expenses	1,079.41
Deduct state tax	3,081.56
Deduct western taxes and foreclosure ex- penses	113.85
Deduct losses charged off	7,750.00
Carried to guaranty fund	1,200.00
	<hr/>
	14,900.91
Net earnings	\$10,256.01
From surplus	1,820.37
	<hr/>
Dividends October, 1893, and April, 1894	\$12,076.38
Surplus and interest, last examination	\$9,302.19
From surplus	1,820.37
	<hr/>
Surplus and interest, present examination	\$7,481.82
Incorporated 1874.	
Examination Aug. 29, 1894, by Alpheus W. Baker and John Hatch.	
Treasurer's bond, \$35,000. Date of bond, Jan. 15, 1892.	
Annual compensation of treasurer, \$800.	
Indebtedness of trustees as principal, \$5,500; as surety, \$1,816.25.	
Amount of deposits, \$294,711.82; decrease since last examination, \$14,545.32.	
Amount of deposits received since last examination, including dividends credited, \$41,822.78.	
Amount of dividends declared since last examination, \$12,076.38.	
Amount paid out on account of deposits since last examination, \$56,368.10.	
Total amount loaned or invested in New Hampshire, \$51,608.84.	
Total amount loaned or invested in New England, \$52,009.19.	
Total amount loaned or invested out of New England, \$257,434.45.	
Largest amount loaned to any individual, corporation, or company, \$5,000.	
Number of single loans of \$1,000 or less to separate parties in the state, 96.	
Total number of loans in the state, 111.	

SCHEDULE OF BONDS AND STOCKS OF THE HINSDALE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Crow Wing, Minn., 8s.....	\$7,700.00	\$7,000.00	\$7,000.00
Saguache, Col., 7s.....	3,180.00	3,000.00	3,000.00
Uinta, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Fremont, Wyo., 8s.....	1,050.00	1,000.00	1,000.00
Montrose, Col., 6s.....	1,020.00	1,000.00	1,000.00
Valencia, N. M., 6s.....	2,060.00	2,000.00	2,000.00
San Miguel, N. M., 6s.....	6,120.00	6,000.00	6,000.00
Pitkin, Col., 6s.....	1,545.00	1,500.00	1,395.00
Boulder, Col., 8s.....	1,060.00	1,000.00	1,000.00
	\$28,835.00	\$27,500.00	\$27,395.00
CITY AND TOWN.			
South Denver, Col., 6s.....	\$2,200.00	\$2,000.00	\$2,000.00
Palouse City, Wash., 6s.....	11,440.00	11,000.00	11,000.00
Lexington, Neb., 6s.....	2,060.00	2,000.00	2,000.00
Salt Lake City, Utah, 6s.....	2,180.00	2,000.00	2,000.00
Urbana, Ohio, 6s.....	4,080.00	4,000.00	4,000.00
	\$21,960.00	\$21,000.00	\$21,000.00
SCHOOL DISTRICT.			
Latah Co., No. 2, Idaho, 8s.....	\$5,150.00	\$5,000.00	\$5,000.00
Grand Forks, N. Dak., Independent, 6s.....	7,800.00	7,500.00	7,500.00
Whitman County, No. 115, Wash., 8s.	510.00	500.00	500.00
“ “ “ 60, “ 7s.	1,260.00	1,200.00	1,200.00
“ “ “ 123, “ 7s.	945.00	900.00	900.00
“ “ “ 32, “ 10s.	872.00	800.00	800.00
“ “ “ 109, “ 10s.	486.00	450.00	450.00
Skagit Co., No. 27, Wash., 7s....	1,030.00	1,000.00	1,000.00
Lincoln Co., No. 14, Wash., 8s.....	2,650.00	2,500.00	2,500.00
Arapahoe Co., No. 5, Col., 6s.....	1,070.00	1,000.00	1,000.00
Spokane Co., No. 80, Wash., 8s.....	1,456.00	1,300.00	1,300.00
Spokane Co., No. 1, Wash., 8s.....	1,552.00	1,350.00	1,350.00
Kitsap Co., No. 19, Wash., 8s.....	540.00	500.00	500.00
Whatcom Co., No. 47, Wash., 8s.....	1,090.00	1,000.00	1,000.00
Whitman Co., No. 61, Wash., 6½s....	5,100.00	5,000.00	5,000.00
Pineville, Ky., 6s.....	2,000.00	2,000.00	2,000.00
Snohomish Co., No. 24, Wash., 6s.....	4,200.00	4,000.00	4,000.00
	\$37,641.00	\$36,000.00	\$36,000.00
MISCELLANEOUS.			
Texas Loan Agency, deb., 7s.....	\$5,000.00	\$5,000.00	\$5,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	8,000.00
Commonwealth Loan & Trust Co., deb., 6s.....	760.00	950.00	950.00
Commonwealth Loan & Trust Co., deb., 6s.....	640.00	800.00	800.00
Hinkley Water Works Co., Ill., 6s....	1,000.00	1,000.00	1,000.00
Metropolitan Railway Co., Denver, Col., 6s.....	2,000.00	2,000.00	2,000.00
Youngstown Street Ry. Co., Ohio, 6s.	5,000.00	5,000.00	5,000.00
	\$22,400.00	\$24,750.00	\$22,750.00

SCHEDULE OF BONDS AND STOCKS OF THE HINSDALE SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Citizens' National, Corsicana, Tex...	\$5,940.00	\$5,400.00	\$5,400.00
United States National, Portland, Or.	2,500.00	2,500.00	2,500.00
	\$8,440.00	\$7,900.00	\$7,900.00
MISCELLANEOUS.			
Vermont Loan & Trust Co.....	\$3,000.00	\$3,000.00	\$3,000.00
Investment Trust Co. of America, Topeka, Kan.....	1,000.00	2,000.00	1,000.00
Inter-State Mortgage & Trust Co., Parsons, Kan.....	5,000.00	5,000.00	5,000.00
Texas Loan Agency, Corsicana, Tex.	5,000.00	5,000.00	5,000.00
Anglo-American Land Mortgage Agency.....	3,885.21	7,770.42	7,770.42
	\$17,885.21	\$22,770.42	\$21,770.42

IONA SAVINGS BANK.—TILTON.

ADAM S. BALLANTYNE, *President*. WM. T. CASS, *Treasurer*.

Trustees—Adam S. Ballantyne, William T. Cass, R. T. Noyes,
Frank Hill, C. Boynton, Jason Foss, E. G. Philbrick, A. B.
Davis, G. E. Gorrell.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors	\$394,562.76	\$394,562.76
Guaranty fund	19,000.00	19,000.00
Interest	5,752.84	5,752.84
Premium on bonds and stocks	2,320.00	
	\$421,635.60	\$419,315.60

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages	\$144,269.65	\$144,269.65	\$144,269.65
Loans secured by western city mortgages	4,300.00	4,300.00	4,300.00
Loans secured by local real estate ..	104,784.12	104,784.12	104,784.12
Loans on personal security	20,088.70	20,088.70	20,088.70
Loans on personal security (west- ern)	5,720.24	5,720.24	5,720.24
Loans on collateral security	21,379.00	21,379.00	21,379.00
Loans on collateral security (west- ern)	2,000.00	2,000.00	2,000.00
County, city, town, and district bonds	75,180.00	72,500.00	72,500.00
Railroad bonds	8,810.00	9,000.00	9,000.00
Miscellaneous bonds	5,460.00	6,000.00	6,000.00
Bank stock	2,400.00	2,000.00	2,000.00
Railroad stock	470.00	1,000.00	500.00
Real estate by foreclosure	12,629.00	12,629.00	12,629.00
Real estate purchased (bank build- ing)	6,668.53	6,668.53	6,668.53
Certificates of deposit in Citizens' National Bank	4,050.00	4,050.00	4,050.00
Cash on hand	3,426.36	3,426.36	3,426.36
	\$421,635.60	\$419,815.60	\$419,315.60

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 6, 1893, to April 3, 1894.

Gross earnings	\$22,508.01
Deduct interest paid out	\$1,280.59
Deduct expenses	1,635.14
Deduct state tax	3,806.42
Deduct local taxes	108.51
Deduct western taxes	128.44
Deduct premiums charged off	377.50
Deduct losses charged off	2,513.47
Carried to guaranty fund	1,000.00
	<hr/>
	10,850.07
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Net earnings	\$11,657.94
From surplus	2,899.68
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Dividends, December 1893	\$14,557.62
	<hr/>
Surplus and interest, last examination	\$8,652.52
From surplus	2,899.68
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Surplus and interest, present examination	\$5,752.84

Incorporated 1870.

Examination April 3, 1894, by John Hatch.

Treasurer's bond, \$45,000. Date of bond, Dec. 16, 1889.

Annual compensation of treasurer, \$1,200.

Indebtedness of trustees as principal, nothing; as surety, \$747.

Amount of deposits, \$394,562.76; increase since last examination, \$408.31.

Amount of deposits received since last examination, including dividends credited, \$90,760.95.

Amount of dividends declared since last examination, \$14,557.62.

Amount paid out on account of deposits since last examination, \$90,352.64.

Total amount loaned or invested in New Hampshire, \$172,425.71.

Total amount loaned or invested in New England, \$172,925.71.

Total amount loaned or invested out of New England, \$246,389.89.

Largest amount loaned to any individual, corporation, or company, \$20,062.82.

Number of single loans of \$1,000 or less to separate parties in the state, 114.

Total number of loans in the state, 160.

SCHEDULE OF BONDS AND STOCKS OF THE IONA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Tacoma & Puyallup, Wash., 7s	\$1,800.00	\$2,000.00	\$2,000.00
Boston, Concord & Montreal, 6s.....	5,650.00	5,000.00	5,000.00
Union Pacific, 6s.....	1,360.00	2,000.00	2,000.00
	\$8,810.00	\$9,000.00	\$9,000.00
COUNTY.			
Albany, Wyo., 6s.....	\$4,160.00	\$4,000.00	\$4,000.00
Chehalis, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Rio Grande, Col., 7s.....	2,100.00	2,000.00	2,000.00
Nuckolls, Neb., 5s.....	4,000.00	4,000.00	4,000.00
	\$15,410.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
Erie, Pa., 7s	\$1,000.00	\$1,000.00	\$1,000.00
Dubuque, Iowa, 6s.....	2,160.00	2,000.00	2,000.00
Jeffersonville, Ind., 7 3-10s.....	2,200.00	2,000.00	2,000.00
Evansville, Ind., 4s.....	1,000.00	1,000.00	1,000.00
Vancouver, Wash., 6s.....	3,120.00	3,000.00	3,000.00
Salt Lake City, Utah, 5s.....	3,090.00	3,000.00	3,000.00
Fort Worth, Texas, 6s.....	5,450.00	5,000.00	5,000.00
Grand Forks, N. Dak., 6s.....	2,060.00	2,000.00	2,000.00
Redwood Falls, Minn., 6s.....	4,160.00	4,000.00	4,000.00
Woodland, Cal., 5s.....	3,060.00	3,000.00	3,000.00
Provo City, Utah, 6s.....	3,120.00	3,000.00	3,000.00
Cheyenne, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
South Denver, Col., 6s.....	2,200.00	2,000.00	2,000.00
Redlands, Cal., 6s.....	3,060.00	3,000.00	3,000.00
Findlay, Ohio, 6s.....	3,045.00	3,000.00	3,000.00
Lexington, Neb., 6s.....	2,060.00	2,000.00	2,000.00
Boulder, Col., 6s.....	3,090.00	3,000.00	3,000.00
	\$49,075.00	\$47,000.00	\$47,000.00
SCHOOL DISTRICT.			
No. Ogden, Weber County, Utah, 6s..	\$3,605.00	\$3,500.00	\$3,500.00
Huron Board of Education, South Dakota, 6s.....	2,000.00	2,000.00	2,000.00
Ogden Board of Education, Utah, 5s..	2,000.00	2,000.00	2,000.00
Bozeman, No. 7, Gallatin county, Mont., 6s.....	3,090.00	3,000.00	3,000.00
	\$10,695.00	\$10,500.00	\$10,500.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$2,400.00	\$3,000.00	\$3,000.00
Salt Lake City R. R. Co., 6s.....	3,060.00	3,000.00	3,000.00
	\$5,460.00	\$6,000.00	\$6,000.00
STOCKS.			
BANK.			
Citizens' National, Tilton.....	\$2,400.00	\$2,000.00	\$2,000.00
RAILROAD.			
Central Massachusetts, preferred....	\$470.00	\$1,000.00	\$500.00

KEENE FIVE-CENTS SAVINGS BANK.—KEENE.

CALEB T. BUFFUM, *President*. G. A. LITCHFIELD, *Treasurer*.

Trustees—F. A. Perry, H. O. Coolidge, Clark F. Rowell, John Humphrey, Don H. Woodward, John Q. Jones, John B. Fisk, Obadiah Sprague, F. E. Keyes, Hiram Blake, George C. Hubbard, James H. Fisher, Solon S. Wilkinson, Arad Fletcher, Herbert A. Woodward.

Investment Committee—C. T. Buffum, Edward Joslin, F. A. Perry, H. O. Coolidge, Hiram Blake.

STATEMENT.

Liabilities.

Amount due depositors	\$2,639,971.21		\$2,639,971.21
Guaranty fund.....	100,000.00		100,000.00
Interest	22,448.30		22,448.30
Due banks and bankers.....	84,104.44		84,104.44
	\$2,846,523.95		
Premium on bonds and stocks im- paired.....	39,665.07		
	\$2,806,858.88		\$2,846,523.95

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$691,066.81	\$691,066.81	\$691,066.81
Loans secured by western city mortgages.....	130,000.00	130,000.00	130,000.00
Loans secured by local real estate...	306,122.43	306,122.43	306,122.43
Loans on personal security.....	18,645.74	18,645.74	18,645.74
Loans on personal security (west- ern).....	48,017.20	48,017.20	48,017.20
Loans on collateral security.....	41,650.00	41,650.00	41,650.00
Loans on collateral security (west- ern).....	204,302.56	204,302.56	204,302.56
County, city, town, and district bonds.....	310,274.00	297,300.00	296,050.00
Railroad bonds.....	74,820.00	94,500.00	86,331.25
Miscellaneous bonds.....	485,450.00	524,850.00	493,175.00
Bank stock.....	92,005.00	82,400.00	89,761.51
Railroad stocks...	21,350.00	40,000.00	23,331.25
Miscellaneous stocks.....	76,695.06	115,310.12	91,610.12
Certificates of deposit	21,420.75	21,420.75	21,420.75
Real estate by foreclosure.....	230,463.25	250,463.25	250,463.25
County judgments.....	9,189.59	9,189.59	9,189.59
Cash on deposit in national banks....	43,018.28	43,018.28	43,018.28
Cash on hand.....	2,368.21	2,368.21	2,368.21
	\$2,806,858.88	\$2,920,624.94	\$2,846,523.95

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 24, 1893, to September 25, 1894.

Gross earnings	\$135,095.79
Transferred from guaranty fund to interest	50,000.00
	<hr/>
	\$185,095.79
Deduct interest paid out	\$4,471.52
Deduct expenses	4,849.28
Deduct local taxes	43.11
Reduction book value of stocks	10,025.00
Deduct premiums charged off	112.50
Deduct losses charged off	36,764.02
Deduct western foreclosure expenses	4,408.67
	<hr/>
	60,674.10
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Net earnings	\$124,421.69
Dividends, January and July, 1894	112,312.27
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To surplus	\$12,109.42
Surplus and interest, last examination	\$10,338.88
Increase	12,109.42
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Surplus and interest, present examination	\$22,448.30
Incorporated 1868.	
Examination Sept. 25, 1894, by the board of bank commissioners.	
Treasurer's bond, \$100,000. Date of bond, Feb. 9, 1893.	
Clerks, Louis G. Litchfield, A. M. Smith.	
Annual compensation of treasurer, \$3,600.	
Annual compensation of clerks paid by treasurer.	
Indebtedness of trustees as principal, \$16,000 ; as surety, \$300.	
Amount of deposits \$2,639,971 21 ; decrease since last examination, \$286,860.59.	
Amount of deposits received since last examination, including dividends credited, \$334,812.31.	
Amount of dividends declared since last examination, \$112,312.27.	
Amount paid out on account of deposits since last examination, \$621,672.90.	
Total amount loaned or invested in New Hampshire, \$465,362.59.	
Total amount loaned or invested in New England, \$521,812.59.	
Total amount loaned or invested out of New England, \$2,324,711.36.	
Largest amount loaned to any individual, corporation, or company, \$26,753.39.	
Number of single loans of \$1,000 or less to separate parties in the state, 346.	
Total number of loans in the state, 415.	

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
New York, Providence & Boston, 4s.	\$10,700.00	\$10,000.00	\$10,000.00
Peoria & Eastern, 4s.....	7,300.00	10,000.00	8,000.00
Atlantic & Pacific, 4s.....	4,400.00	10,000.00	8,000.00
Oregon Short Line, 6s.....	7,800.00	10,000.00	10,000.00
Canastota Northern, 6s.....	10,500.00	10,000.00	10,000.00
Cheshire, 6s.....	2,700.00	2,500.00	2,631.25
Atchison, Topeka & Santa Fé, 4s....	9,120.00	12,000.00	10,000.00
Atchison, Topeka & Santa Fé, 2d mortgage, 4s.....	2,700.00	10,000.00	8,000.00
Dayton & Ironton, 5s.....	9,800.00	10,000.00	9,700.00
Cincinnati, Hamilton & Dayton, 5s...	9,800.00	10,000.00	10,000.00
	\$74,820.00	\$94,500.00	\$86,331.25
COUNTY.			
Missoula, Mont., 6s.....	\$5,300.00	\$5,000.00	\$5,000.00
Bingham, Idaho, 8s.....	11,200.00	10,000.00	10,000.00
Cochise, Arizona, 7s.....	18,530.00	17,000.00	17,000.00
Valencia, N. M., 6s.....	10,300.00	10,000.00	10,000.00
Roberts, Dak., 8s.....	5,300.00	5,000.00	5,000.00
Bernalillo, N. M., 6s.....	5,150.00	5,000.00	4,850.00
Eagle, Col., 7s.....	10,500.00	10,000.00	10,000.00
Pueblo, Col., 7s.....	14,700.00	14,000.00	14,000.00
Socorro, N. M., 6s.....	10,300.00	10,000.00	9,500.00
Oneida, Idaho, 8s.....	7,700.00	7,000.00	7,000.00
Garfield, Col., 7s.....	10,500.00	10,000.00	10,000.00
Montrose, Col., 6s.....	9,282.00	9,100.00	9,100.00
Lyon, Iowa, 7s.....	5,916.00	5,800.00	12,900.00
Lyon, Iowa, 6s.....	7,100.00	7,100.00	
	\$131,778.00	\$125,000.00	\$124,350.00
CITY AND TOWN.			
Kansas City, Kan., 6s.....	\$3,710.00	\$3,500.00	\$3,500.00
Keene, 5s.....	3,270.00	3,000.00	3,000.00
Leavenworth, Kan., 5s.....	5,724.00	5,400.00	5,400.00
Anthony, Kan., 6s.....	500.00	500.00	500.00
Louisville, Ky., 4s.....	10,200.00	10,000.00	10,000.00
Muskegon, Mich., 5s.....	10,500.00	10,000.00	10,000.00
Village of Ravenna, Ohio, 6s.....	5,200.00	5,000.00	5,000.00
Ouray, Col., 8s.....	10,500.00	10,000.00	10,000.00
Montrose, Col., 8s.....	10,600.00	10,000.00	10,000.00
Garfield, Iowa, 7s.....	8,500.00	8,500.00	8,500.00
Higmore, Dak., 7s.....	6,240.00	6,000.00	6,000.00
Salt Lake City, Utah, 5s.....	10,300.00	10,000.00	10,000.00
	\$85,244.00	\$81,900.00	\$81,900.00
SCHOOL DISTRICT.			
Duluth, Minn., 4½s.....	\$15,000.00	\$15,000.00	\$14,400.00
Ada County, No. 37, Idaho, 8s.....	6,372.00	5,900.00	5,900.00
Montrose County, No. 1, Col., 6s.....	8,240.00	8,000.00	8,000.00
Lincoln, No. 14, Neb., 6s.....	20,800.00	20,000.00	20,000.00
Las Animas, No. 5, Col., 6s.....	4,680.00	4,500.00	4,500.00
Las Animas, No. 1, Col., 7s.....	10,300.00	10,000.00	10,000.00
Rice County, No. 69, Kan., 6s.....	10,500.00	10,000.00	10,000.00
Gunnison County, No. 1, Col., 6s.....	4,160.00	4,000.00	4,000.00
Rock Rapids, Iowa, 7s.....	7,000.00	7,000.00	7,000.00
Riverton, Iowa, 6s.....	1,000.00	1,000.00	1,000.00
Blanchard, Iowa, 6s.....	5,200.00	5,000.00	5,000.00
	\$93,252.00	\$90,400.00	\$89,800.00

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Johnson Loan & Trust Co., deb., 6s...	\$17,600.00	\$22,000.00	\$22,000.00
New Hampshire Trust Co., deb., 6s...	8,000.00	10,000.00	10,000.00
Davidson Investment Co., deb., 6s...	5,000.00	10,000.00	5,000.00
Kimball-Champ Investm't Co., deb., 6s...	16,000.00	20,000.00	20,000.00
Kansas Loan & Trust Co., deb., 6s...	10,000.00	10,000.00	10,000.00
Kansas Investment Co., deb., 6s.....	25,000.00	25,000.00	25,000.00
Dakota Investment Co., deb., 6½s.....	5,000.00	5,000.00	5,000.00
Muscatine Mort. & Trust Co., deb., 6s	15,000.00	15,000.00	15,000.00
Winfield Mort. & Trust Co., deb., 6s..	5,000.00	5,000.00	5,000.00
Lombard Investment Co., deb., 6s....	35,600.00	35,600.00	35,600.00
Minneapolis, Lyndale & Minnetonka Railway Co., 5s.....	20,000.00	20,000.00	18,500.00
Omaha Street Railway Co., 5s.....	10,000.00	10,000.00	9,825.00
Wichita Electric Railway Co., 5s....	58,500.00	78,000.00	58,500.00
Burlington Electric Ry. Co., Iowa, 6s	10,000.00	10,000.00	10,000.00
Chicago Junction Railway & Union Stock Yards Co., 5s.....	10,600.00	10,000.00	10,000.00
Denver Water Co., 7s.....	15,750.00	15,750.00	14,750.00
Eldorado Water Supply Co., Kan., 6s	5,000.00	5,000.00	4,850.00
Wakefield Water Co., Mass., 5s.....	15,000.00	15,000.00	13,950.00
Texarkana Water Co., Texas, 6s.....	10,000.00	10,000.00	10,000.00
Fairmount Cemetery Association, Denver, Col., 6s.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
Bessemer Ditch Co., 7s.....	16,300.00	17,000.00	17,000.00
Salt Lake City Railroad Co., 6s.....	10,200.00	10,000.00	10,000.00
Western Irrigat'n & Land Co., Kan., 7s	10,000.00	10,000.00	10,000.00
Northwestern Consolidated Milling Co., Minn., 6s.....	10,000.00	10,000.00	10,000.00
Manhattan Beach Hotel & Land Co., 4s	6,000.00	10,000.00	8,000.00
Manhattan Beach Hotel & Land Co., 5s	900.00	1,500.00	1,200.00
Minneapolis General Electric Co., 6s	20,000.00	20,000.00	20,000.00
Keith & Perry Coal Co., Kansas City, Mo., 6s.....	10,000.00	10,000.00	10,000.00
Keene Gas Light Co., 5s.....	10,600.00	10,000.00	10,000.00
No. Platte Land & Water Co., Col., 7s	10,000.00	10,000.00	10,000.00
Duluth Street Railway Co., 5s.....	20,000.00	20,000.00	19,000.00
Naumkeag Street Railway, Mass., 5s.	20,000.00	20,000.00	20,000.00
Metropolitan Railway Co., Denver, 6s	20,000.00	20,000.00	20,000.00
	\$485,450.00	\$524,850.00	\$493,175.00
STOCKS.			
BANK.			
Merchants' National, Kan. City, Mo.	\$5,000.00	\$10,000.00	\$10,000.00
Globe Savings, Chicago.....	10,000.00	10,000.00	10,000.00
Central National, New York.....	12,000.00	10,000.00	12,916.51
Pueblo National, Pueblo, Col.....	10,000.00	10,000.00	10,000.00
First National, Winfield, Kan.....	8,000.00	8,000.00	8,000.00
Blackstone National, Boston.....	2,425.00	2,500.00	2,500.00
Winchester National.....	11,000.00	10,000.00	12,211.25
Lancaster National.....	13,000.00	10,000.00	10,000.00
Asheuelot National, Keene.....	12,000.00	8,000.00	9,946.25
Keene National.....	8,580.00	3,900.00	4,187.50
	\$92,005.00	\$82,400.00	\$89,761.51
RAILROAD.			
Atchison, Topeka & Santa Fé.....	\$900.00	\$15,000.00	\$1,525.00
Flint & Pere Marquette, preferred...	3,500.00	10,000.00	6,837.50
Chicago, St. Paul, Minneapolis & Omaha, preferred.....	16,950.00	15,000.00	14,968.75
	\$21,350.00	\$40,000.00	\$23,331.25

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
The Trust Co. of America.....	\$4,275.00	\$5,700.00	\$5,000.00
Nebraska Loan & Trust Co., Hastings, Neb.....	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., Kan.....	.....	5,000.00	2,500.00
Anglo-American Land Mortgage Agency Co.....	9,955.06	19,910.12	19,910.12
Minnesota Loan & Trust Co., Minn....	9,130.00	8,300.00	8,550.00
Muscatine Mort. & Trust Co., Iowa.....	.....	10,000.00	5,000.00
New Eng. Mort. Security Co., Boston.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co....	15,985.00	13,900.00	13,900.00
Wichita Elec. Ry. & Light Co., pref..	14,250.00	28,500.00	14,250.00
Real Estate Trust Co., Tacoma, Wash.	8,100.00	9,000.00	7,500.00
	\$76,695.06	\$115,310.12	\$91,610.12

KEENE GUARANTY SAVINGS BANK.—KEENE.

JAMES BURNAP, *President*.F. H. KINGSBURY, *Treasurer*.

Trustees—James Burnap, O. G. Dort, Edward C. Thayer, George G. Davis, Wm. P. Chamberlain, John S. Collins, Horatio Colony, Charles H. Hersey, Nathan G. Woodbury, William H. Spalter.

Investment Committee—James Burnap, O. G. Dort, Wm. P. Chamberlain, Edward C. Thayer, Horatio Colony, Charles H. Hersey.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,287,791.68	\$1,287,791.68
Surplus.....	2,566.30	2,566.30
	\$1,290,357.98	
Premium on bonds and stocks im- paired	41,619.38	
	\$1,248,738.60	\$1,290,357.98

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$160,860.00	\$160,860.00	\$160,860.00
Loans secured by western city mortgages.....	256,071.69	256,071.69	256,071.69
Loans secured by local real estate ..	47,084.50	47,084.50	47,084.50
Loans on personal security.....	16,603.68	16,603.68	16,603.68
Loans on personal security (west- ern)	28,333.33	28,333.33	28,333.33
Loans on collateral security.....	12,736.20	12,736.20	12,736.20
Loans on collateral security (west- ern)	91,318.16	91,318.16	91,318.16
State bonds.....	6,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	90,280.00	86,000.00	86,387.50
Railroad bonds.....	21,460.00	22,000.00	17,875.00
Miscellaneous bonds.....	111,357.54	139,357.54	122,257.54
Bank stock.....	97,081.67	93,166.67	102,489.17
Railroad stock.....	114,958.00	167,300.00	159,719.38
Miscellaneous stocks	82,312.61	75,605.46	71,340.61
Real estate by foreclosure.....	100,183.00	100,183.00	100,183.00
Cash in hands of investing agents...	733.06	733.06	733.06
Cash on deposit in national banks....	9,686.67	9,686.67	9,686.67
Cash on hand	1,678.49	1,678.49	1,678.49
	\$1,248,738.60	\$1,313,718.45	\$1,290,357.98

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 31, 1893, to September 12, 1894.

Gross earnings	.	.	.	.	.	.	\$62,845.28
Deduct interest paid out	.	.	.	.	.	\$2,067.86	
Deduct expenses	.	.	.	.	.	1,795.11	
Deduct western taxes and foreclosure expenses	.	.	.	.	.	6,353.04	
*Deduct losses charged off	.	.	.	.	.	17,456.91	
Deduct other items charged off	.	.	.	.	.	4,143.64	
							<u>\$31,816.56</u>
Net earnings	.	.	.	.	.	.	\$31,028.72
Dividend, January 1894	.	.	.	.	.	.	<u>26,198.25</u>
To surplus	.	.	.	.	.	.	\$4,830.47
Deficit, last examination	.	.	.	.	.	.	<u>\$2,264.17</u>
Surplus, present examination	.	.	.	.	.	.	\$2,566.30

Incorporated 1883.

Examination Sept. 12, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$100,000. Date of bond, Jan. 18, 1892.

Clerk, Mary A. Patterson.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$300.

Indebtedness of trustees as principal, \$3,100; as surety, nothing.

Amount of deposits, \$1,287,791.68; decrease since last examination, \$53,232.27.

Amount of deposits received since last examination, including dividends credited, \$72,263.94.

Amount of dividends declared since last examination, \$26,198.25.

Amount paid out on account of deposits since last examination, \$125,496.21.

Total amount loaned or invested in New Hampshire, \$120,929.54.

Total amount loaned or invested in New England, \$146,385.79.

Total amount loaned or invested out of New England, \$1,143,972.19.

Largest amount loaned to any individual, corporation, or company, \$21,614.25.

Number of single loans of \$1,000 or less to separate parties in the state, 71.

Total number of loans in the state, 90.

* \$150,000, losses and shrinkages of values, charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE KEENE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Mexico, capitol building, 7s....	\$6,000.00	\$5,000.00	\$5,000.00
RAILROAD.			
Chicago, Burlington & Quincy, convertible, 5s.....	\$2,080.00	\$2,000.00	\$2,000.00
Great Northern, 4s.....	13,800.00	15,000.00	10,875.00
New York, New Haven & Hartford, deb., 4s.....	3,120.00	3,000.00	3,000.00
Chicago, Burlington & Quincy, 7s....	2,460.00	2,000.00	2,000.00
	\$21,460.00	\$22,000.00	\$17,875.00
COUNTY.			
Pueblo, Col., 7s.....	\$5,250.00	\$5,000.00	\$5,000.00
Delta, Col., 8s.....	5,350.00	5,000.00	5,000.00
Bingham, Idaho, 8s.....	11,200.00	10,000.00	10,000.00
Pitkin, Col., 6s.....	5,150.00	5,000.00	5,000.00
Kootenai, Idaho, 7s.....	6,180.00	6,000.00	6,000.00
Kootenai, Idaho, 8s.....	6,600.00	6,000.00	6,000.00
Grant, N. M., 6s.....	7,000.00	7,000.00	7,000.00
Cochise, Arizona, 7s.....	5,450.00	5,000.00	5,000.00
Rio Arriba, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,300.00	5,000.00	5,187.50
Johnson, Wyo., 6s.....	10,200.00	10,000.00	10,000.00
Sweetwater, Wyo., 6s.....	10,400.00	10,000.00	10,200.00
	\$83,180.00	\$79,000.00	\$79,387.50
CITY.			
Ellensburg, Wash., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
SCHOOL DISTRICT.			
Mesa County, No. 1, Col., 8s.....	\$2,100.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Minneapolis, Lyndale & Minnetonka Street Railway, 5s.....	\$10,000.00	\$10,000.00	\$9,250.00
Globe Street Railway Co., 5s.....	5,000.00	5,000.00	5,000.00
Duluth Street Railway, 5s.....	10,000.00	10,000.00	9,000.00
Portland Consolidated Street Railway Co., Or., 6s.....	5,200.00	5,000.00	5,150.00
Wichita Electric Railway & Light Co., 5s.....	25,500.00	34,000.00	25,500.00
Eldorado Water Supply Co., 6s.....	10,000.00	10,000.00	10,000.00
National Water Works Co., 6s.....	5,000.00	5,000.00	5,000.00
Johnson Loan & Trust Co., deb., 6s...	7,200.00	9,000.00	9,000.00
Larned Water Co., Kan., 6s.....	7,500.00	10,000.00	10,000.00
Winfield Opera House, Kan., 6s.....		10,000.00	5,000.00
Cortland Water Works Co., N. Y., 5s	5,000.00	5,000.00	5,000.00
Oregon Improvement Co., 5s.....	6,600.00	12,000.00	10,000.00
Husted Investment Co., 6s.....	4,357.54	4,357.4	4,357.54
Oregon Improvement Co., 6s.....	10,000.00	10,000.00	10,000.00
	\$111,357.54	\$139,357.54	\$122,257.54

SCHEDULE OF BONDS AND STOCKS OF THE KEENE GUARANTY
SAVINGS BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Winchester National.....	\$16,390.00	\$14,900.00	\$15,740.00
Keene National.....	2,200.00	1,000.00	1,475.00
Citizens' National, Keene.....	9,750.00	6,500.00	9,525.00
Cheshire National.....	1,600.00	1,000.00	1,400.00
First National, Winfield, Kan.....	8,000.00	8,000.00	8,000.00
National Bank of Commerce, Kansas City, Mo.....	9,375.00	12,500.00	15,762.50
Bank of Minneapolis, Minn.....	4,166.67	4,166.67	4,166.67
National Bank of Kansas City, Mo..	5,250.00	7,000.00	7,000.00
National Bank of Commerce, Omaha, Neb.....	5,000.00	5,000.00	5,000.00
Union National, Minneapolis, Minn..	5,000.00	5,000.00	5,000.00
Peoples', Minneapolis, Minn.....	5,000.00	5,000.00	5,000.00
Marine National, Duluth, Minn.....	4,000.00	4,000.00	4,000.00
Citizens' National, Kansas City, Mo.	2,500.00	2,500.00	2,500.00
Galveston National, Texas.....	5,250.00	5,000.00	5,250.00
Franklin Trust Co., Brooklyn, N. Y..	3,000.00	1,000.00	1,770.00
Merchants' National, Portland, Or..	2,500.00	2,500.00	2,800.00
Commercial National, St. Paul, Minn.	1,500.00	1,500.00	1,500.00
American National, Kansas City, Mo.	2,400.00	2,400.00	2,400.00
National Bank of Sioux City, Iowa..	4,000.00	4,000.00	4,000.00
Athol National, Mass.....	200.00	200.00	200.00
	\$97,081.67	\$93,166.67	\$102,489.17
RAILROAD.			
Chicago, Burlington & Quincy.....	\$17,160.00	\$22,000.00	\$22,000.00
Atchison, Topeka & Santa Fe.....	1,200.00	20,000.00	2,000.00
New York Central & Hudson River..	1,470.00	1,500.00	1,500.00
Illinois Central.....	27,000.00	30,000.00	33,766.25
Chicago, Rock Island & Pacific.....	17,250.00	25,000.00	27,500.00
Chicago & Alton, common.....	25,900.00	18,500.00	24,946.88
Oregon Railway & Navigation Co....	2,200.00	20,000.00	10,000.00
Missouri Pacific.....	5,278.00	20,300.00	15,750.00
New York, New Haven & Hartford..	17,500.00	10,000.00	22,256.25
	\$114,958.00	\$167,300.00	\$159,719.38
MISCELLANEOUS.			
Pullman Palace Car Co.....	\$31,800.00	\$20,000.00	\$21,628.00
Wahpeton Water Works Co.....	4,819.75	4,819.75	4,319.75
Vermont Loan & Trust Co.....	2,000.00	2,000.00	2,000.00
Business Property Syndicate, Kansas City, Mo.....	7,500.00	7,500.00	7,500.00
Denver Consolidated Electric Co., Col.....	12,650.00	11,000.00	11,600.00
Wells, Fargo & Co.....	6,500.00	5,000.00	7,250.00
Credits Commutation Co.....	5,000.00	5,000.00	5,000.00
Wichita Electric Railway.....	7,142.86	14,285.71	7,142.86
Sioux City Traction Co.....	4,900.00	6,000.00	4,900.00
	\$82,312.61	\$75,605.46	\$71,340.61

LACONIA SAVINGS BANK.—LACONIA.

ALBERT G. FOLSOM, *President*. EDMUND LITTLE, *Treasurer*.

Trustees—Ellery A. Hibbard, Ebenezer Stevens, Almon C. Leavitt, Samuel B. Smith, Noah L. True, Woodbury L. Melcher, Henry B. Quinby, Gardner Cook, Frank H. Lougee, George A. Hatch, Alburtis S. Gordon, Alfred W. Abbott.

Investment Committee—Albert G. Folsom, Woodbury L. Melcher, Samuel B. Smith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,311,631.43	\$1,311,631.43
Guaranty fund.....	75,000.00	75,000.00
Surplus.....	11,442.61	11,442.61
Interest.....	24,757.44	24,757.44
Premium on bonds and stocks.....	27,227.00	
	\$1,450,058.48	\$1,422,831.48

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$192,732.00	\$192,732.00	\$192,732.00
Loans secured by western city mortgages.....	30,010.00	30,010.00	30,010.00
Loans secured by local real estate...	207,645.00	207,645.00	207,645.00
Loans on personal security.....	74,741.05	74,741.05	74,741.05
Loans on personal security (western).....	7,500.00	7,500.00	7,500.00
Loans on collateral security.....	81,116.00	81,116.00	81,116.00
Loans on collateral security (western).....	10,500.00	10,500.00	10,500.00
State bonds.....	6,510.00	5,500.00	5,500.00
County, city, town, and district bonds.....	493,612.00	474,000.00	474,000.00
Railroad bonds.....	63,089.00	66,900.00	61,000.00
Miscellaneous bonds.....	166,800.00	172,000.00	168,500.00
Bank stock.....	34,366.00	28,000.00	28,000.00
Railroad stock.....	5,850.00	7,500.00	5,000.00
Miscellaneous stocks.....	14,000.00	17,500.00	15,000.00
Real estate by foreclosure.....	20,750.00	20,750.00	20,750.00
Cash on deposit in national banks...	39,180.67	39,180.67	39,180.67
Cash on hand.....	1,656.76	1,656.76	1,656.76
	\$1,450,058.48	\$1,437,231.48	\$1,422,831.48

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 2, 1893, to May 8, 1894.

Gross earnings	\$82,030.13
Deduct interest paid out	\$520.30
Deduct expenses	2,663.04
Deduct state tax	13,398.23
Western taxes and foreclosure expenses	3,749.40
Deduct premiums charged off	1,068.75
Deduct losses charged off	1,450.00
Deduct reduction of book value bonds and stocks	4,500.00
Carried to guaranty fund	5,000.00
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	32,349.72
Net earnings	\$49,680.41
From surplus	2,914.09
	<hr/>
Dividends July, 1893, and January, 1894	\$52,594.50
Surplus and interest, last examination	\$39,114.14
From surplus	2,914.09
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Surplus and interest, present examination	\$36,200.05

Incorporated 1831.

Examination May 8, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$70,000. Date of bond, June 1, 1886.

Clerk, George P. Munsey.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$40,258.75; as surety,
\$15,650.Amount of deposits, \$1,311,631.43; decrease since last examination,
\$42,732.96.

Amount of deposits received since last examination, including dividends credited, \$201,178.42.

Amount of dividends declared since last examination, \$52,594.50.

Amount paid out on account of deposits since last examination,
\$243,911.38.

Total amount loaned or invested in New Hampshire, \$480,962.99.

Total amount loaned or invested in New England, \$537,039.48.

Total amount loaned or invested out of New England, \$885,792.

Largest amount loaned to any individual, corporation, or company,
\$25,000.Number of single loans of \$1,000 or less to separate parties in the
state. 167.

Total number of loans in the state, 267.

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Hampshire, 6s.....	\$510.00	\$500.00	\$500.00
New Mexico, capitol building, 7s.....	6,000.00	5,000.00	5,000.00
	\$6,510.00	\$5,500.00	\$5,500.00
RAILROAD.			
Consolidated of Vermont, 5s.....	\$4,400.00	\$5,000.00	\$3,000.00
Chicago, Burlington & Quincy, 7s....	6,150.00	5,000.00	5,000.00
Leavenworth, Topeka & Southwest- ern, 4s.....	2,100.00	3,000.00	2,160.00
Atchison, Topeka & Santa Fe, 4s.....	4,560.00	6,000.00	5,000.00
Atchison, Topeka & Santa Fe, 2d mortgage, 4s.....	675.00	2,500.00	1,440.00
Tacoma & Puyallup, 7s.....	4,500.00	5,000.00	4,000.00
Terre Haute & Southeastern, 7s.....	5,600.00	5,000.00	5,000.00
Eastern, in Massachusetts, 6s.....	3,660.00	3,000.00	3,000.00
Spokane & Palouse, 6s.....	3,400.00	5,000.00	5,000.00
Burlington, Cedar Rapids & North- ern, 5s.....	2,544.00	2,400.00	2,400.00
Concord & Montreal, 4s.....	25,500.00	25,000.00	25,000.00
	\$63,089.00	\$66,900.00	\$61,000.00
COUNTY.			
Dickinson, Kan., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Miami, Kan., 7s.....	3,090.00	3,000.00	3,000.00
Lincoln, Kan., 6s.....	5,400.00	5,000.00	5,000.00
Hyde, Dak., 7s.....	5,100.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Osage, Kan., 7s.....	5,100.00	5,000.00	5,000.00
Jackson, Kan., 7s.....	5,250.00	5,000.00	5,000.00
Lewis & Clark, Mont., 6s.....	6,180.00	6,000.00	6,000.00
Pitkin, Col., 6s.....	5,150.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	10,606.00	10,000.00	10,000.00
Johnson, Wyo., 6s.....	2,060.00	2,000.00	2,000.00
Kittitas, Wash., 6s.....	5,250.00	5,000.00	5,000.00
Pueblo, Col., 7s.....	1,050.00	1,000.00	1,000.00
Las Animas, Col., 7s.....	3,090.00	3,000.00	3,000.00
Otero, Col., 6s.....	5,100.00	5,000.00	5,000.00
Cascade, Mont., 6s.....	5,250.00	5,000.00	5,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Chehalis, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Sevier, Utah, 6s.....	6,180.00	6,000.00	6,000.00
Weber, Utah, 5s.....	5,000.00	5,000.00	5,000.00
	\$99,350.00	\$96,000.00	\$96,000.00
CITY AND TOWN.			
Chicago, Ill., 4s.....	\$25,000.00	\$25,000.00	\$25,000.00
Superior, Wis., 6s.....	10,200.00	10,000.00	10,000.00
Grand Island, Neb., 6s.....	5,250.00	5,000.00	5,000.00
Hutchinson, Kan., 7s.....	5,450.00	5,000.00	5,000.00
Grand Forks, N. D., 6s.....	5,150.00	5,000.00	5,000.00
El Paso, Texas, 7s.....	5,250.00	5,000.00	5,000.00
Kaw Township, Mo., 7s.....	5,200.00	5,000.00	5,000.00
Rapid City, Dak., 7s.....	2,120.00	2,000.00	2,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Helena, Mont., 6s.....	5,250.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	5,150.00	5,000.00	5,000.00
Seattle, Wash., 5s.....	10,200.00	10,000.00	10,000.00
Ogden City, Utah, 5s.....	5,300.00	5,000.00	5,000.00
Ogden City, Utah, 6s.....	5,500.00	5,000.00	5,000.00
Kansas City, Mo., 7s.....	5,350.00	5,000.00	5,000.00
Superior, Wis., 6s.....	5,350.00	5,000.00	5,000.00
Amount carried forward.....	\$111,220.00	\$107,000.00	\$107,000.00

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward</i>	\$111,220.00	\$107,000.00	\$107,000.00
Fort Worth, Texas, 6s.....	5,450.00	5,000.00	5,000.00
Manti, Utah, 7s.....	6,300.00	6,000.00	6,000.00
Laconia, 4s.....	36,400.00	35,000.00	35,000.00
Arkansas City, Kan., 6s.....	5,100.00	5,000.00	5,000.00
Dayton, Ohio, 5s.....	5,350.00	5,000.00	5,000.00
Cincinnati, Ohio, 5s.....	11,500.00	10,000.00	10,000.00
Provo City, Utah, 6s.....	5,200.00	5,000.00	5,000.00
Lincoln, Neb., 6s.....	4,200.00	4,000.00	4,000.00
Cincinnati, Ohio, 7s.....	3,600.00	3,000.00	3,000.00
St. Paul, Minn., 4s.....	5,000.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Fargo, N. Dak., 6s.....	10,600.00	10,000.00	10,000.00
South St. Paul, 6s.....	5,350.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Clay Centre, Kan., 6s.....	5,200.00	5,000.00	5,000.00
Durango, Col., 7s.....	6,300.00	6,000.00	6,000.00
Butte, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Findlay, Ohio, 6s.....	9,180.00	9,000.00	9,000.00
Kent, Ohio, 6s.....	8,400.00	8,000.00	8,000.00
Grand Forks, N. Dak., 7s.....	2,120.00	2,000.00	2,000.00
Penacook and Boscawen, 4½s.....	5,200.00	5,000.00	5,000.00
Boulder, Col., 5s.....	5,000.00	5,000.00	5,000.00
Ravenna, Ohio, 6s.....	5,250.00	5,000.00	5,000.00
Colorado Springs, Col., 5s.....	5,050.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	5,150.00	5,000.00	5,000.00
Haverhill, Mass., 4s.....	10,600.00	10,000.00	10,000.00
Columbus, Ohio, 4½s.....	10,200.00	10,000.00	10,000.00
	\$308,520.00	\$295,000.00	\$295,000.00
<i>SCHOOL DISTRICT.</i>			
La Plata County, No. 9, Col., 7s.....	\$5,100.00	\$5,000.00	\$5,000.00
Jefferson County, No. 21, Col., 7s.....	8,480.00	8,000.00	8,000.00
King County, No. 2, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Arapahoe County, No. 17, Col., 6s.....	5,000.00	5,000.00	5,000.00
La Plata County, No. 9, Col., 7s.....	3,090.00	3,000.00	3,000.00
Chaffee County, No. 7, Col., 7s.....	5,150.00	5,000.00	5,000.00
Arapahoe County, No. 2, Col., 6s.....	5,000.00	5,000.00	5,000.00
Gunnison County, No. 1, Col., 6s.....	5,200.00	5,000.00	5,000.00
Boulder County, No. 17, Col., 7s.....	9,450.00	9,000.00	9,000.00
Garfield County, No. 3, Col., 8s.....	1,575.00	1,500.00	1,500.00
Hamlin County, Garfield Township, Dak., 7s.....	1,248.00	1,200.00	1,200.00
Minnehaha County, No. 10, Dak., 7s..	1,236.00	1,200.00	1,200.00
El Paso County, No. 31, Col., 6s.....	2,678.00	2,600.00	2,600.00
St. Cloud, Minn., 6s.....	4,500.00	4,500.00	4,500.00
Otero County, No. 1, Col., 8s.....	630.00	600.00	600.00
Las Animas County, No. 5, Col., 7s...	1,560.00	1,500.00	1,500.00
Montezuma County, No. 1, Col., 8s...	4,620.00	4,400.00	4,400.00
Archuleta County, No. 1, Col., 8s.....	3,150.00	3,000.00	3,000.00
Lehi, Utah County, Utah, 6s.....	2,525.00	2,500.00	2,500.00
Springville, Utah County, Utah, 6s...	5,200.00	5,000.00	5,000.00
Deer Lodge County, No. 10, Mont., 6s	5,150.00	5,000.00	5,000.00
	\$85,742.00	\$83,000.00	\$83,000.00
<i>MISCELLANEOUS.</i>			
Denver Consolidated Electric Co., 6s	\$10,000.00	\$10,000.00	\$10,000.00
Knoxville Water Works, Tenn., 6s...	5,000.00	5,000.00	5,000.00
Ottumwa Water Works, Iowa, 6s.....	8,000.00	8,000.00	8,000.00
Huntington Water Works, Ind., 6s...	5,000.00	5,000.00	5,000.00
Laconia & Lake Village Water Works, 5s.....	10,300.00	10,000.00	10,000.00
<i>Amount carried forward</i>	\$38,300.00	\$38,000.00	\$38,000.00

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward</i>	\$38,300.00	\$38,000.00	\$38,000.00
Brainard Water Co., Minn., 6s.....	5,000.00	5,000.00	5,000.00
Atlantic Water Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Homer Water Works Co., N. Y., 6s...	5,000.00	5,000.00	5,000.00
Parsons Water Supply & Power Co., Kan., 6s.....	3,000.00	3,000.00	3,000.00
City Water Works Co., Omaha, Neb., 6s	6,000.00	6,000.00	6,000.00
New Hampshire Trust Co., deb., 6s..	4,000.00	5,000.00	4,000.00
Owego Water Works, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Electric Light Co., Mo., 6s	2,000.00	2,000.00	2,000.00
Manitowac Water Works Co., Wis., 6s	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	4,500.00	5,000.00	5,000.00
Nebraska Loan & Trust Co., deb., 6s.	5,000.00	5,000.00	5,000.00
Walsenburg Water Co., Col., 8s.....	4,000.00	5,000.00	5,000.00
Equitable Mortgage Co., Kansas City, Mo., deb., 7s.....	2,400.00	3,000.00	2,500.00
City Water Co., Marinette, Wis., 6s..	5,000.00	5,000.00	5,000.00
Northwestern Gas Light & Coke Co., Ill., 6s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
Newark Water Works Co., Ohio, 6s..	5,000.00	5,000.00	5,000.00
Appleton Water Works, Wis., 5s.....	2,500.00	2,500.00	2,500.00
Wakefield Water Co., Mass., 5s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Gas Co., Utah, 6s.....	5,000.00	5,000.00	5,000.00
City Water Co., Chattanooga, Tenn., 6s.....	5,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
St. Joseph Water Co., Mo., 6s.....	5,000.00	5,000.00	5,000.00
City Water Co., Kearney, Neb., 6s...	5,000.00	5,000.00	5,000.00
Decatur Water Co., Ala., 6s.....	2,500.00	5,000.00	3,000.00
Metropolitan Railway Co., Denver, 6s	5,000.00	5,000.00	5,000.00
Hammond Water Co., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Railway Co., 6s.....	5,100.00	5,000.00	5,000.00
Tiffin Water Works, Ohio, 6s.....	2,500.00	2,500.00	2,500.00
STOCKS.	\$166,800.00	\$172,000.00	\$168,500.00
BANK.			
Merchants' National, Boston.....	\$3,160.00	\$2,000.00	\$2,000.00
Laconia National, Laconia.....	10,800.00	9,000.00	9,000.00
Boston National, Boston.....	582.00	600.00	600.00
Shawmut National, Boston.....	1,180.00	1,000.00	1,000.00
National State Capital, Concord....	3,750.00	1,500.00	1,500.00
National Bank of Commerce, Boston	1,755.00	1,500.00	1,500.00
Citizens' National, Tilton.....	6,840.00	5,700.00	5,700.00
Merchants National, Portland, Or...	2,500.00	2,500.00	2,500.00
Blackstone National, Boston.....	1,649.00	1,700.00	1,700.00
Clark County, Osceola, Iowa.....	1,600.00	2,000.00	2,000.00
Merchants' National, St. Johnsbury, Vt.....	550.00	500.00	500.00
RAILROAD.	\$34,366.00	\$28,000.00	\$28,000.00
Eastern, in New Hampshire.....	\$3,850.00	\$7,500.00	\$5,000.00
MISCELLANEOUS.			
Iowa Loan & Trust Co.....	\$6,250.00	\$5,000.00	\$5,000.00
Nashua Trust Co.....	5,250.00	5,000.00	5,000.00
Tiffin Water Works, Ohio.....	1,250.00	5,000.00	2,500.00
Appleton Water Works, Wis.....	1,250.00	2,500.00	2,500.00
	\$14,000.00	\$17,500.00	\$15,000.00

LAKE VILLAGE SAVINGS BANK.—LAKEPORT.

THOMAS HAM, *President*.JOHN ALDRICH, *Treasurer*.

Trustees—Thomas Ham, John S. Crane, John Aldrich, Benj. F. Drake, Joseph L. Odell, Stephen B. Cole, William H. Pepper, Charles L. Pulsifer, Edwin D. Ward, Henry F. Rublee, George H. Roby, Albert T. L. Davis, Charles A. Sleeper.

Investment Committee—Thomas Ham, John S. Crane, William H. Pepper, George H. Roby.

STATEMENT.

Liabilities.

Amount due depositors.....	\$300,636.84		\$300,636.84
Guaranty fund.....	15,300.00		15,300.00
Interest.....	5,065.59		5,065.59
Premium on bonds and stocks.....	2,207.50		
	\$323,209.93		\$321,002.43

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$111,075.00	\$111,075.00	\$111,075.00
Loans secured by western city mortgages.....	38,050.00	38,050.00	38,050.00
Loans secured by local real estate..	42,225.69	42,225.69	42,225.69
Loans on personal security.....	12,179.26	12,179.26	12,179.26
Loans on personal security (western).....	5,150.00	5,150.00	5,150.00
Loans on collateral security.....	5,313.71	5,313.71	5,313.71
County, city, town, and district bonds.....	25,445.00	24,500.00	24,312.50
Miscellaneous bonds.....	24,160.00	26,500.00	23,410.00
Bank stock.....	6,600.00	5,500.00	5,750.00
Miscellaneous stocks.....	2,775.00	3,300.00	3,300.00
Real estate by foreclosure.....	43,282.00	43,282.00	43,282.00
Cash on deposit in national banks..	6,716.16	6,716.16	6,716.16
Cash on hand.....	238.11	238.11	238.11
	\$323,209.93	\$324,029.93	\$321,002.43

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1893, to July 5, 1894.

Gross earnings	\$17,170.41
From guaranty fund	1,450.00
	<hr/>
	\$18,620.41
Deduct interest paid out	\$774.22
Deduct expenses	1,546.60
Deduct state tax	3,003.11
Deduct western foreclosure expenses and taxes	2,094.92
Deduct losses charged off	1,200.00
Carried to guaranty fund	750.00
	<hr/>
	9,368.85
Net earnings	<hr/>
	\$9,251.56
From surplus	1,780.62
	<hr/>
Dividends July, 1893, and January, 1894	\$11,032.18
Surplus and interest, last examination	\$6,846.21
From surplus	1,780.62
	<hr/>
Surplus and interest, present examination	\$5,065.59

Incorporated 1867.

Examination July 5, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$50,000. Date of bond, Oct. 25, 1890.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$1,000 ; as surety, \$1,650.

Amount of deposits, \$300,636.84 ; decrease since last examination, \$33,919.07.

Amount of deposits received since last examination, including dividends credited, \$54,194.86.

Amount of dividends declared since last examination, \$11,032.18.

Amount paid out on account of deposits since last examination, \$88,113.93.

Total amount loaned or invested in New Hampshire, \$73,422.93.

Total amount loaned or invested in New England, \$73,422.93.

Total amount loaned or invested out of New England, \$247,579.50.

Largest amount loaned to any individual, corporation, or company, \$6,000.

Number of single loans of \$1,000 or less to separate parties in the state, 103.

Total number of loans in the state, 118.

**SCHEDULE OF BONDS AND STOCKS OF THE LAKE VILLAGE SAVINGS
BANK.**

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Missoula, Mont., 6s.....	\$2,120.00	\$2,000.00	\$2,000.00
CITY AND TOWN.			
Salt Lake City, Utah, 5s.....	\$5,150.00	\$5,000.00	\$4,812.50
Pittsburgh, Kan., 6s.....	3,090.00	3,000.00	3,000.00
Pierre, S. Dak., 6s.....	3,120.00	3,000.00	3,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Medical Lake, Wash., 6s.....	3,120.00	3,000.00	3,000.00
Shelton, Wash., 6s.....	2,080.00	2,000.00	2,000.00
	\$19,650.00	\$19,000.00	\$18,812.50
SCHOOL-DISTRICT.			
Chehalis Co., No. 30, Wash., 7s.....	\$3,675.00	\$3,500.00	\$3,500.00
MISCELLANEOUS.			
Washington Water Co., Ind., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Kimball-Champ Investment Co., deb., 6s.....	4,000.00	5,000.00	2,500.00
Winfield Mort. & Trust Co., deb., 6s..	1,000.00	1,000.00	1,000.00
Crippen, Lawrence & Co., deb., 6s....	1,600.00	2,000.00	2,000.00
Salt Lake City Ry. Co., 6s.....	3,060.00	3,000.00	3,000.00
Evansville Street Ry. Co., 6s.....	6,000.00	6,000.00	5,910.00
New Berne Sewerage Co., N. C., 6s...	1,500.00	2,500.00	2,000.00
Duluth Transfer Ry. Co., Minn., 6s...	5,000.00	5,000.00	5,000.00
	\$24,160.00	\$26,500.00	\$23,410.00
STOCKS.			
BANK.			
Laconia National, Laconia.....	\$6,600.00	\$5,500.00	\$5,750.00
MISCELLANEOUS.			
Nashua Trust Co., Nashua.....	\$1,050.00	\$1,000.00	\$1,000.00
Trust Company of America, Topeka.	1,725.00	2,300.00	2,300.00
	\$2,775.00	\$3,300.00	\$3,300.00

LANCASTER SAVINGS BANK.—LANCASTER.

JAMES W. WEEKS, *President*.HENRY O. KENT, *Treasurer*.

Trustees—Henry O. Kent, Frank Jones, James W. Weeks, Samuel H. LeGro, Edward R. Kent, Erastus V. Cobleigh, Ezra Mitchell, George Van Dyke, James H. Curtis, Charles A. Cleveland.

Investment Committee—Henry O. Kent, Erastus V. Cobleigh, Ezra Mitchell.

STATEMENT.

Liabilities.

Amount due depositors.....	\$545,629.73	\$545,629.73
Guaranty fund.....	12,500.00	12,500.00
Interest	8,394.16	8,394.16
Premium on bonds and stocks.....	2,830.00	
	<u>\$569,353.89</u>	<u>\$566,523.89</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages	\$233,009.79	\$233,009.79	\$233,009.79
Loans secured by western city mortgages	18,238.25	18,238.25	18,238.25
Loans secured by local real estate...	45,533.17	45,533.17	45,533.17
Loans on personal security.....	25,380.00	25,380.00	25,380.00
Loans on personal security (western).....	5,000.00	5,000.00	5,000.00
Loans on collateral security.....	13,026.70	13,026.70	13,026.70
Loans on collateral security (western).....	4,000.00	4,000.00	4,000.00
State bonds.....	3,600.00	3,000.00	3,000.00
County, city, town, and district bonds.....	93,515.00	88,500.00	88,500.00
Railroad bonds.....	2,355.00	6,000.00	5,000.00
Miscellaneous bonds.....	69,670.00	71,670.00	69,670.00
Bank stock.....	7,510.00	7,000.00	7,000.00
Miscellaneous stocks.....	8,350.00	12,000.00	9,000.00
Warrants	6,800.22	6,800.22	6,800.22
Real estate by foreclosure.....	18,004.57	18,004.57	18,004.57
Bank vault.....	5,000.00	5,000.00	5,000.00
Cash on deposit in national banks....	10,361.19	10,361.19	10,361.19
	<u>\$569,353.89</u>	<u>\$573,123.89</u>	<u>\$566,523.89</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 8, 1893, to October 1, 1894.

Gross earnings	\$28,486.15
Transferred from guaranty fund	4,001.95
	<hr/>
	\$32,488.10
Deduct interest paid out	\$501.59
Deduct expenses	3,151.13
Deduct state tax	5,157.81
Deduct western taxes	110.46
Deduct shrinkage of real estate	201.05
Deduct foreclosure expenses	819.64
Deduct losses charged off	5,000.00
Carried to guaranty fund	2,047.56
	<hr/>
	16,989.24
	<hr/>
Net earnings	\$15,498.86
From surplus	5,944.48
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Dividends January and July, 1894	\$21,443.34
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Surplus and interest, last examination	\$14,338.64
From surplus	5,944.48
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Surplus and interest, present examination	\$8,394.16

Incorporated 1869.

Examination October 1, 1894, by Alpheus W. Baker.

Treasurer's bond, \$50,000. Date of bond, August 18, 1890.

Clerk, S. Ward Cushing.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$700.

Indebtedness of trustees as principal, \$4,964.01 ; as surety, nothing.
Amount of deposits, \$545,629.73 ; decrease since last examination, \$17,037.59.

Amount of deposits received since last examination, including dividends credited, \$109,209.38.

Amount of dividends declared since last examination, \$21,443.34.

Amount paid out on account of deposits since last examination, \$126,246.97.

Total amount loaned or invested in New Hampshire, \$107,417.99.

Total amount loaned or invested in New England, \$109,281.40.

Total amount loaned or invested out of New England, \$457,242.49.

Largest amount loaned to any individual, corporation, or company,
\$12,000.

Number of single loans of \$1,000 or less to separate parties in the
state, 33.

Total number of loans in the state, 59.

SCHEDULE OF BONDS AND STOCKS OF THE LANCASTER SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Mexico, Capitol Building, 7s....	\$3 600.00	\$3,000.00	\$3,000.00
RAILROAD.			
Atchison, Topeka & Santa Fé, 2d m., class A, 4s.....	\$1,215.00	\$4,500.00	\$5,000.00
Atchison, Topeka & Santa Fé, 4s.....	1,140.00	1,500.00	
	\$2,355.00	\$6,000.00	\$5,000.00
COUNTY.			
Santa Fé, N. M., 6s.....	\$3,120.00	\$3,000.00	\$3,000.00
Bingham, Idaho, 7s.....	3,090.00	3,000.00	3,000.00
Bingham, Idaho, 8s.....	5,200.00	5,000.00	5,000.00
Oneida, Idaho, 8s.....	5,200.00	5,000.00	5,000.00
Summit, Col., 7s.....	5,200.00	5,000.00	5,000.00
Saguache, Col., 7s.....	5,300.00	5,000.00	5,000.00
Clay, Minn., 7s.....	6,540.00	6,000.00	6,000.00
Custer, Mont., 7s.....	6,300.00	6,000.00	6,000.00
Archuleta, Col., 7s.....	4,200.00	4,000.00	4,000.00
Pitkin, Col., 6s.....	8,240.00	8,000.00	8,000.00
	\$52,390.00	\$50,000.00	\$50,000.00
CITY AND TOWN.			
Moorhead, Minn., 7s.....	\$11,000.00	\$10,000.00	\$10,000.00
Fargo, N. Dak., 7s.....	7,700.00	7,000.00	7,000.00
Fargo, N. Dak., 7s.....	3,300.00	3,000.00	3,000.00
Toledo, Ohio, 7 3-10s.....	1,150.00	1,000.00	1 000.00
Arkansas City, Kan., 6s.....	2,625.00	2,500.00	2,500.00
Superior, Wis., 6s.....	5,350.00	5,000.00	5,000.00
Wilson, N. C., 5s.....	5,000.00	5,000.00	5,000.00
	\$36,125.00	\$33,500.00	\$33,500.00
SCHOOL DISTRICT.			
Bannock County, No. 1, Idaho, 6s....	\$5,000.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Evansville Street Ry., Ind., 6s.....	\$10,000.00	\$10 000 00	\$10,000.00
Battle Creek Electric Ry., Mich., 6s..	5,000.00	5 000.00	5,000.00
Lombard Investment Co., deb., 6s....	2,670 00	2,670.00	2,670.00
New Hampshire Trust Co., deb., 6s...	8,000.00	10,000.00	8,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Salina Water-Works Co., Kan., 6s....	4,000.00	4,000.00	4,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Hurley Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Western Electric Construction Co., Denver, 6s.....	5,000.00	5,000.00	5,000.00
People's Gas & Electric Co., Mo., 6s.	5,000.00	5,000.00	5,000.00
North End Water Co., Tacoma, Wash., 7s.....	5,000.00	5,000 00	5,000.00
Duluth Transfer Ry. Co., Minn., 6s...	5,000.00	5,000.00	5,000.00
	\$69,670.00	\$71,670.00	\$69,670.00

SCHEDULE OF BONDS AND STOCKS OF THE LANCASTER SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Pueblo National, Col.....	\$2,000.00	\$2,000.00	\$2,000.00
South End National, Boston.....	850.00	1,000.00	1,000.00
National Bank of Commerce, Pierre, S. Dak.....	1,000.00	1,000.00	1,000.00
Berlin National.....	1,060.00	1,000.00	1,000.00
Lancaster National.....	2,600.00	2,000.00	2,000.00
	\$7,510.00	\$7,000.00	\$7,000.00
MISCELLANEOUS.			
Lancaster Trust Co.....	\$5,250.00	\$5,000.00	\$5,000.00
Lombard Investment Co.....		4,000.00	1,000.00
Royal Pulp & Paper Co., Sherbrooke, Can.....	2,600.00	2,500.00	2,500.00
Granite State Fire Insurance Co.....	500.00	500.00	500.00
	\$8,350.00	\$12,000.00	\$9,000.00

LEBANON SAVINGS BANK.—LEBANON.

SOLON A. PECK, *President*. CHARLES E. COOPER, *Treasurer*.

Trustees—Solon A. Peck, Chas. M. Hildreth, Gilman C. Whipple, Nathan B. Stearns, Richard W. Cragin, Bradley True, Lewis C. Pattee, Frank B. Kendrick, William S. Carter, Henry M. Day, Charles A. Dole, Charles E. Cooper, Carlos D. Smith, Frank C. Churchill, George S. Rogers.

Investment Committee—Solon A. Peck, Charles M. Hildreth, Henry M. Day, Charles A. Dole, Charles E. Cooper.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,055,568.26	\$1,055,568.26
Guaranty fund.....	50,000.00	50,000.00
Interest	23,714.28	23,714.28
Due banks.....	10,000.00	10,000.00
Premium on bonds and stocks.....	24,534.00	
	\$1,163,816.54	\$1,139,282.54

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages	\$325,299.35	\$325,299.35	\$325,299.35
Loans secured by western city mortgages.....	72,550.00	72,550.00	72,550.00
Loans secured by local real estate...	91,062.25	91,062.25	91,062.25
Loans on personal security.....	45,410.00	45,410.00	45,410.00
Loans on collateral security.....	20,524.00	20,524.00	20,524.00
State bonds.....	10,500.00	10,000.00	10,000.00
County, city, town, and district bonds.....	236,734.00	225,900.00	225,225.00
Railroad bonds.....	38,600.00	35,000.00	34,400.00
Miscellaneous bonds.....	145,270.00	154,300.00	146,800.00
Bank stock.....	40,205.00	35,600.00	34,100.00
Railroad stock.....	13,750.00	10,000.00	10,000.00
Miscellaneous stocks	1,500.00	1,500.00	1,500.00
Real estate by foreclosure.....	32,059.76	32,059.76	32,059.76
Real estate purchased.....	10,786.85	10,786.85	10,786.85
Bank fixtures, vault.....	6,000.00	6,000.00	6,000.00
Bank building.....	61,340.33	61,340.33	61,340.33
Cash on deposit in national banks....	12,225.00	12,225.00	12,225.00
	\$1,163,816.54	\$1,149,557.54	\$1,139,282.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 20, 1893, to July 27, 1894.

Gross earnings	\$74,406.92
Deduct interest paid out	\$4.35
Deduct expenses	3,736.38
Deduct state tax	10,543.70
Deduct other taxes	766.63
Deduct foreclosure expenses	1,142.68
Deduct premiums charged of	100.00
*Deduct losses charged off	12,950.00
Deduct other items charged off, bank fix- tures	1,500.00
Deduct shrinkage of real estate, western	3,000.00
	<hr/>
	33,743.74
Net earnings	\$40,663.18
From surplus	1,911.67
	<hr/>
Dividends October, 1893, and April, 1894	\$42,574.85
Surplus and interest, last examination	\$25,625.95
From surplus	1,911.67
	<hr/>
Surplus and interest, present examination	\$23,714.28

Incorporated 1869.

Examination July 27, 1894, by Alpheus W. Baker.

Treasurer's bond, \$70,000. Date of bond, Jan. 15, 1889.

Clerk, Frank H. Hosford.

Annual compensation of treasurer, \$1,550.00.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, \$5,000; as surety, nothing.

Amount of deposits, \$1,055,568.26; decrease since last examination, \$51,569.15.

Amount of deposits received since last examination, including dividends credited, \$218,567.34.

Amount of dividends declared since last examination, \$42,574.85.

Amount paid out on account of deposits since last examination, \$270,136.49.

Total amount loaned or invested in New Hampshire, \$298,148.43.

Total amount loaned or invested in New England, \$306,148.43.

Total amount loaned or invested out of New England, \$833,134.11.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the state, 98.

Total number of loans in the state, 141.

* \$5,000 charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE LEBANON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s	\$10,500.00	\$10,000.00	\$10,000.00
RAILROAD.			
Midland of New Jersey, 6s	\$11,700.00	\$10,000.00	\$9,650.00
Eastern of Massachusetts, 6s	6,100.00	5,000.00	5,000.00
Evansville & Indianapolis, 6s	11,000.00	10,000.00	10,000.00
Cincinnati, Dayton & Ironton, 5s	9,800.00	10,000.00	9,750.00
	\$38,600.00	\$35,000.00	\$34,400.00
COUNTY.			
Bingham, Idaho, 8s	\$2,080.00	\$2,000.00	\$2,000.00
Uinta, Wash., 6s	5,100.00	5,000.00	4,950.00
Apache, Arizona, 7s	7,350.00	7,000.00	7,000.00
Valencia, N. M., 6s	5,150.00	5,000.00	5,000.00
Chehalis, Wash., 6s	5,150.00	5,000.00	5,000.00
Spokane, Wash., 6s	5,350.00	5,000.00	5,000.00
Lewis, Wash, 5½s	5,000.00	5,000.00	5,000.00
Cache, Utah, 5s	5,000.00	5,000.00	5,000.00
Cascade, Mont., 6s	10,500.00	10,000.00	10,000.00
	\$50,680.00	\$49,000.00	\$48,950.00
CITY AND TOWN.			
Newport, 6s	\$13,440.00	\$12,000.00	\$12,000.00
Montrose, Col., 8s	5,300.00	5,000.00	5,000.00
Chadron, Neb., 6s	5,200.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s	15,450.00	15,000.00	15,000.00
Pueblo, Col., 6s	10,600.00	10,000.00	10,000.00
Fort Worth, Texas, 6s	11,990.00	11,000.00	11,000.00
Colorado Springs, Col., 6s	10,500.00	10,000.00	10,000.00
Fargo, No. Dak., 6s	5,300.00	5,000.00	5,000.00
Olympia, Wash., 6s	5,200.00	5,000.00	5,000.00
Provo City, Utah, 6s	5,200.00	5,000.00	5,000.00
Redlands, Cal., 6s	10,200.00	10,000.00	10,000.00
Butte, Mont., 6s	10,300.00	10,000.00	10,000.00
Woodlands, Cal., 5s	12,000.00	12,000.00	11,400.00
Astoria, Wash., 6s	10,700.00	10,000.00	10,000.00
Great Falls, Mont., 6s	5,350.00	5,000.00	5,000.00
Ogden, Utah, 5s	7,420.00	7,000.00	7,000.00
	\$144,150.00	\$137,000.00	\$136,400.00
SCHOOL DISTRICT.			
Pierre, So. Dak., 6s	\$3,090.00	\$3,000.00	\$3,000.00
Asotin County, Wash., 7s	4,664.00	4,400.00	4,400.00
Arapahoe County, No. 18, Col., 7s	7,950.00	7,500.00	7,500.00
Sweetwater County, No. 4, Wyo., 7s ..	5,250.00	5,000.00	5,000.00
Las Animas County, No. 1, Col., 5s ...	5,150.00	5,000.00	4,975.00
Gallatin County, No. 7, Mont., 6s	5,250.00	5,000.00	5,000.00
Deer Lodge County, No. 10, Mont., 6s ..	5,150.00	5,000.00	5,000.00
Brainerd, Minn., Board of Educa., 6s ..	5,400.00	5,000.00	5,000.00
	\$41,904.00	\$39,900.00	\$39,875.00
MISCELLANEOUS.			
Equitable Mortgage Co., deb., 6s	\$270.00	\$300.00	\$200.00
Crippen, Lawrence & Co., deb., 6s ...	8,000.00	10,000.00	9,000.00
New Hampshire Trust Co., deb., 6s ...	20,000.00	25,000.00	20,000.00
Kansas Loan & Trust Co., deb., 6s	18,000.00	18,000.00	18,000.00
Central Loan & Land Co., deb., 6s	10,000.00	10,000.00	10,000.00
Dakota Investment Co., deb., 6s	10,000.00	10,000.00	10,000.00
Amount carried forward	\$66,270.00	\$73,300.00	\$67,300.00

SCHEDULE OF BONDS AND STOCKS OF THE LEBANON SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS—Continued.</i>			
<i>Amount brought forward.....</i>	\$66,270.00	\$73,300.00	\$67,300.00
Globe Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
New Eng. Loan & Trust Co., deb., 6s.	10,000.00	10,000.00	10,000.00
Denver Consolidated Elec. Co., 6s...	10,000.00	10,000.00	10,000.00
Bessemer Ditch Co., Col., 7s.....	9,000.00	10,000.00	10,000.00
Lamar Land & Canal Co., Col., 7s	5,000.00	5,000.00	5,000.00
Wellington Light & Heat Co., 8s.....	2,000.00	3,000.00	2,000.00
Metropolitan Street Ry., Kan. City, 5s	10,000.00	10,000.00	9,500.00
Evansville Street Railway, Ind., 6s...	5,000.00	5,000.00	5,000.00
Metropolitan Street Railway, Den- ver, Col., 6s.....	10,000.00	10,000.00	10,000.00
Sacramento Central Electric Rail- way Co., Cal., 6s	5,000.00	5,000.00	5,000.00
National Cordage Co., 8s	3,000.00	3,000.00	3,000.00
	\$145,270.00	\$154,300.00	\$146,800.00
<i>STOCKS.</i>			
<i>BANK.</i>			
National Bank of Lebanon	\$34,125.00	\$27,300.00	\$27,300.00
American National, Springfield, Mo.	1,500.00	3,000.00	1,500.00
American National, Kansas City, Mo.	500.00	500.00	500.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	3,000.00
Kansas National, Topeka, Kan.....	1,080.00	1,800.00	1,800.00
	\$40,205.00	\$35,600.00	\$34,100.00
<i>RAILROAD.</i>			
Northern.....	\$7,400.00	\$5,000.00	\$5,000.00
Connecticut & Passumpsic.....	6,350.00	5,000.00	5,000.00
	\$13,750.00	\$10,000.00	\$10,000.00
<i>MISCELLANEOUS.</i>			
Capital Fire Insurance Co., Concord.	\$1,000.00	\$1,000.00	\$1,000.00
Crystal Lake Water Co., Canaan.....	500.00	500.00	500.00
	\$1,500.00	\$1,500.00	\$1,500.00

LITTLETON SAVINGS BANK.—LITTLETON.

GEORGE A. BINGHAM, *President*. OSCAR C. HATCH, *Treasurer*.

Trustees—George A. Bingham, Oscar C. Hatch, Hartwell H. Southworth, Charles F. Eastman, Osmon Parker, Ira Parker, George Farr, George T. Cruft, Seth F. Hoskins, William H. Bellows.

Investment Committee—George A. Bingham, Oscar C. Hatch, Charles F. Eastman, Ira Parker.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,181,726.94	\$1,181,726.94
Guaranty fund.....	56,700.00	56,700.00
Interest.....	23,288.72	23,288.72
Premium on bonds and stocks.....	28,611.33	
	\$1,290,326.99	\$1,261,715.66

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$91,813.00	\$91,813.00	\$91,813.00
Loans secured by western city mortgages.....	102,800.00	102,800.00	102,800.00
Loans secured by local real estate ...	122,438.79	122,438.79	122,438.79
Loans on personal security.....	162,412.76	162,412.76	162,412.76
Loans on personal security (western).....	93,896.25	93,896.25	93,896.25
Loans on collateral security.....	134,061.54	134,061.54	134,061.54
Loans on collateral security (western).....	5,375.00	5,375.00	5,375.00
County, city, town, and district bonds.....	348,923.00	334,825.00	334,225.00
Miscellaneous bonds.....	75,800.00	79,750.00	78,750.00
Bank stock.....	68,990.00	48,700.00	51,966.67
Miscellaneous stocks.....	9,040.00	9,200.00	9,200.00
Tax sale certificates.....	1,548.48	1,548.48	1,548.48
Real estate by foreclosure.....	32,700.00	32,700.00	32,700.00
Cash on deposit in national banks...	39,185.28	39,185.28	39,185.28
Cash on hand.....	1,342.89	1,342.89	1,342.89
	\$1,290,326.99	\$1,260,048.99	\$1,261,715.66

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 6, 1893, to August 8, 1894.

Gross earnings	\$72,199.30
Deduct interest paid out	\$932.01
Deduct expenses	4,229.31
Deduct state tax	11,353.97
Deduct western taxes	2,902.47
Deduct foreclosure expenses	166.70
Deduct premiums charged off	2,625.50
Deduct items charged off	851.00
	<hr/>
	23,060.96
Net earnings	<hr/>
Dividends January, 1894, and July, 1894	\$49,138.34
	<hr/>
	\$43,423.46
To surplus	<hr/>
	5,714.88
Surplus and interest, last examination	<hr/>
Increase	\$17,573.84
	<hr/>
	5,714.88
Surplus and interest, present examination	<hr/>
	\$23,288.72

Incorporated 1868.

Examination Aug. 8, 1894, by James O. Lyford.

Treasurer's bond, \$42,500. Date of bond, June 1, 1894.

Clerk, C. C. Morris.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, \$800.

Indebtedness of trustees as principal, \$26,500; as surety, \$32,500.

Amount of deposits, \$1,181,726.94; increase since last examination, \$9,774.77.

Amount of deposits received since last examination, including dividends credited, \$317,742.59.

Amount of dividends declared since last examination, \$43,423.46.

Amount paid out on account of deposits since last examination, \$307,967.82.

Total amount loaned or invested in New Hampshire, \$472,929.71.

Total amount loaned or invested in New England, \$500,907.93.

Total amount loaned or invested out of New England, \$760,807.73.

Largest amount loaned to any individual, corporation, or company, \$48,000.

Number of single loans of \$1,000 or less to separate parties in the state, 89.

Total number of loans in the state, 173.

SCHEDULE OF BONDS AND STOCKS OF THE LITTLETON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Nuckolls, Neb., 5s.....	\$10,000.00	\$10,000.00	\$10,000.00
Spokane, Wash., 6s.....	10,700.00	10,000.00	10,000.00
Kittitass, Wash., 6s.....	5,250.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,300.00	5,000.00	5,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Summit, Ohio, 5s.....	4,080.00	4,000.00	4,000.00
Hennipin, Minn., 4½s.....	10,500.00	10,000.00	10,000.00
	\$50,830.00	\$49,000.00	\$49,000.00
CITY AND TOWN.			
Muscatine, Iowa, 6s.....	\$3,060.00	\$3,000.00	\$2,600.00
Dubuque, Iowa, 6s.....	2,080.00	2,000.00	1,800.00
Lincoln, Neb., 10s.....	1,060.00	1,000.00	1,000.00
Piqua, Ohio, 6s.....	3,180.00	3,000.00	3,000.00
Indianapolis, Ind., 6s.....	2,180.00	2,000.00	2,000.00
Hutchinson, Kan., 6s.....	5,200.00	5,000.00	5,000.00
Wahoo, Neb., 6s.....	5,200.00	5,000.00	5,000.00
Seattle, Wash., 6s.....	15,300.00	15,000.00	15,000.00
South Denver, Col., 6s.....	7,700.00	7,000.00	7,000.00
East Portland, Oregon, 6s.....	12,000.00	10,000.00	10,000.00
Toledo, Ohio, 5s.....	5,400.00	5,000.00	5,000.00
Walla Walla, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Los Angeles, Cal., 5s.....	5,150.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	10,900.00	10,000.00	10,000.00
Boulder, Col., 5s.....	5,000.00	5,000.00	5,000.00
Cedar Falls, Iowa, 6s.....	4,160.00	4,000.00	4,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Provo, Utah, 6s.....	5,200.00	5,000.00	5,000.00
Golden, Col., 8s.....	4,200.00	4,000.00	4,000.00
Highlands, Col., 6s.....	5,200.00	5,000.00	5,000.00
Moscow, Idaho, 6s.....	5,150.00	5,000.00	5,000.00
Woodland, Cal., 5s.....	4,000.00	4,000.00	4,000.00
Kearney, Neb., 6s.....	3,210.00	3,000.00	3,000.00
Lakeside, Minn., 6s.....	5,200.00	5,000.00	5,000.00
Salt Lake, Utah, 5s.....	15,750.00	15,000.00	15,000.00
Grand Forks, N. Dak., 6s.....	3,090.00	3,000.00	3,000.00
Denver, Col., 4s.....	5,000.00	5,000.00	5,000.00
Ogden, Utah, 6s.....	10,400.00	10,000.00	10,000.00
Council Bluffs, Iowa, 6s.....	4,000.00	4,000.00	4,000.00
Olympia, Wash., 6s.....	4,160.00	4,000.00	4,000.00
Napa, Cal., 5s.....	4,725.00	4,725.00	4,725.00
Beatrice, Neb., 5s.....	2,000.00	2,000.00	2,000.00
Great Falls, Mont., 6s.....	5,350.00	5,000.00	5,000.00
Salida, Col., 6s.....	5,150.00	5,000.00	5,000.00
Wellston, Ohio, 5s.....	4,160.00	4,000.00	4,000.00
Pueblo, Col., 6s.....	5,400.00	5,000.00	5,000.00
Colorado Springs, Col., 5s.....	3,030.00	3,000.00	3,000.00
Bessimer, Col., 5s.....	1,000.00	1,000.00	1,000.00
New Britain, Conn., 4s.....	5,150.00	5,000.00	5,000.00
Dayton, Ohio, 5s.....	4,280.00	4,000.00	4,000.00
	\$212,825.00	\$202,725.00	\$202,125.00
SCHOOL DISTRICT.			
La Plata County, No. 9, Col., 7s.....	\$11,330.00	\$11,000.00	\$11,000.00
Pueblo County, No. 1, Col., 5s.....	5,000.00	5,000.00	5,000.00
Arapahoe County, No. 5, Col., 6s.....	5,000.00	5,000.00	5,000.00
Arapahoe County, No. 21, Col., 6s.....	10,000.00	10,000.00	10,000.00
Grand Forks, N. Dak., 6s.....	3,640.00	3,500.00	3,500.00
Whitman County, No. 129, Wash., 8s.....	618.00	600.00	600.00
Jefferson County, No. 1, Col., 7s.....	7,420.00	7,000.00	7,000.00
Amount carried forward.....	\$43,098.00	\$42,100.00	\$42,100.00

SCHEDULE OF BONDS AND STOCKS OF THE LITTLETON SAVINGS BANK.—Continued.

	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.			
<i>Amount brought forward</i>	\$43,008.00	\$42,100.00	\$42,100.00
Park County, No. 4, Mont., 7s.....	3,150.00	3,000.00	3,000.00
Salt Lake City, Utah, Board of Education, 5s.....	5,150.00	5,000.00	5,000.00
Las Animas County, No. 1, Col., 5s....	5,000.00	5,000.00	5,000.00
Arapahoe County, No. 17, Col., 5s.....	3,000.00	3,000.00	3,000.00
Laramie County, No. 1, Wyo., 6s.....	4,160.00	4,000.00	4,000.00
Deer Lodge County, No. 10, Mont., 6s	5,150.00	5,000.00	5,000.00
Ogden, Utah, Board of Education, 5s	5,000.00	5,000.00	5,000.00
Duluth, Minn., 5s.....	6,300.00	6,000.00	6,000.00
Joplin, Mo., 6s.....	5,350.00	5,000.00	5,000.00
	\$85,268.00	\$83,100.00	\$83,100.00
MISCELLANEOUS.			
Multnomah Street Railway, Portland, Oregon, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Des Moines Land Co., 7s.....	3,000.00	4,000.00	3,000.00
Omaha Horse Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Danville Water Co., Ill., 6s.....	2,000.00	2,000.00	2,000.00
American Water-Works Co., Omaha, 6s.....	4,500.00	5,000.00	5,000.00
Terre Haute Water Co., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s....	8,000.00	10,000.00	10,000.00
Denver Consolidated Electric Light Co., 6s.....	10,000.00	10,000.00	10,000.00
Des Moines Street Railway Co., 6s....	5,000.00	5,000.00	5,000.00
Seattle Electric Railway & Power Co., 6s.....	4,500.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., N. Dak., 6s.....	3,000.00	3,000.00	3,000.00
Fairmount Cemetery Association, Denver, 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Investment Co., deb., 6s	3,800.00	4,750.00	4,750.00
Salt Lake City Gas Co., 6s.....	5,000.00	5,000.00	5,000.00
Mutual Union Telegraph Co., 6s.....	1,000.00	1,000.00	1,000.00
	\$74,800.00	\$79,750.00	\$78,750.00
STOCKS.			
BANK.			
Littleton National.....	\$45,000.00	\$25,000.00	\$28,266.67
Pemigewasset National.....	1,540.00	1,100.00	1,100.00
Des Moines National, Iowa.....	1,650.00	2,200.00	2,200.00
Sioux National, Sioux City, Iowa....	3,200.00	4,000.00	4,000.00
Citizens' National, Tilton.....	1,800.00	1,500.00	1,500.00
Laconia National.....	1,800.00	1,500.00	1,500.00
People's National, Laconia.....	2,300.00	2,000.00	2,000.00
Minnehaha National, Sioux Falls, N. Dak.....	1,800.00	2,000.00	2,000.00
State Bank of Osborne, Kan.....	900.00	900.00	900.00
Bank of Commerce, Pierre, S. Dak....	1,000.00	1,000.00	1,000.00
Colebrook National.....	2,500.00	2,000.00	2,000.00
Shelby County, Harlan, Iowa.....	1,000.00	1,000.00	1,000.00
South Texas National, Houston, Tex.	3,000.00	3,000.00	3,000.00
Merchants' National, Portland, Or....	1,500.00	1,500.00	1,500.00
	\$68,990.00	\$48,700.00	\$51,966.67
MISCELLANEOUS.			
Eastern Banking Co., Hastings, Neb.	\$500.00	\$500.00	\$500.00
Minnesota Loan & Trust Co., Minneapolis.....	2,750.00	2,500.00	2,500.00
State Loan & Trust Co., Los Angeles	2,000.00	2,000.00	2,000.00
Littleton Bridge.....	100.00	100.00	100.00
Western Investm't & Realty Co., Kan.	3,690.00	4,100.00	4,100.00
	\$9,040.00	\$9,200.00	\$9,200.00

LOAN AND TRUST SAVINGS BANK.—CONCORD.

JAMES S. NORRIS, *President*.JOHN F. JONES, *Treasurer*

Trustees—James S. Norris, Lewis Downing, Jr., Howard A. Dodge, John F. Jones, L. W. Cogswell, Howard L. Porter, John M. Mitchell, John C. Linehan, James C. Norris, Josiah E. Fernald, Charles H. Sanders, John F. Webster.

Investment Committee—James S. Norris, Lewis Downing, Jr., Howard A. Dodge, Howard L. Porter, John F. Jones.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,707,662.77		\$2,707,662.77
Guaranty fund.....	145,000.00		145,000.00
Interest.....	116,588.34		116,588.34
Premium on bonds and stocks.....	45,899.00		
	\$3,015,150.11		\$2,969,251.11

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$390,389.75	\$390,389.75	\$390,389.75
Loans secured by western city mortgages.....	350,000.00	350,000.00	350,000.00
Loans secured by local real estate ..	475,776.71	475,776.71	475,776.71
Loans on personal security.....	89,907.82	89,907.82	89,907.82
Loans on personal security (western).....	31,903.97	31,903.97	31,903.97
Loans on collateral security.....	274,646.30	274,646.30	274,646.30
Loans on collateral security (western).....	64,000.00	64,000.00	64,000.00
State bonds.....	22,500.00	20,000.00	20,000.00
County, city, town, and district bonds.....	448,152.40	433,200.40	430,455.40
Railroad bonds.....	105,840.00	119,000.00	113,475.00
Miscellaneous bonds.....	486,350.00	495,900.00	488,450.00
Bank stock.....	88,434.00	51,300.00	69,747.00
Railroad stock.....	47,400.00	30,000.00	33,000.00
Manufacturing stock.....	3,850.00	5,000.00	4,250.00
Miscellaneous stocks.....	26,750.00	24,500.00	24,000.00
Certificates of deposit.....	40,000.00	40,000.00	40,000.00
Real estate by foreclosure.....	48,050.00	48,050.00	48,050.00
Cash on deposit in national banks.....	15,506.58	15,506.58	15,506.58
Cash on hand.....	5,692.58	5,692.58	5,692.58
	\$3,015,150.11	\$2,964,774.11	\$2,969,251.11

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 11, 1893, to April 30, 1894.

Gross earnings	\$173,162.36
Deduct interest paid out	\$4,835.19
Deduct expenses	8,025.47
Deduct state tax	27,198.26
Deduct western taxes	2,052.06
Deduct premiums charged off	3,965.00
Deduct losses charged off	19,906.53
Deduct other items charged off	3,805.67
Carried to guaranty fund	5,000.00
	<hr/>
	74,788.18
Net earnings	\$98,374.18
From surplus	8,450.96
	<hr/>
Dividend July, 1893	\$106,825.14
Surplus and interest, last examination	\$125,039.30
From surplus	8,450.96
	<hr/>
Surplus and interest, present examination	\$116,588.34

Incorporated August, 1872.

Examination April 30, 1894, by Alpheus W. Baker.

Treasurer's bond, \$100,000. Date of bond, Nov. 28, 1885.

Clerks, Fred N. Ladd, George R. Connell.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerks, \$2,100.

Indebtedness of trustees as principal, \$3,000 ; as surety, nothing.

Amount of deposits, \$2,707,662.77 ; decrease since last examination, \$81,556.89.

Amount of deposits received since last examination, including dividends credited, \$575,882.49.

Amount of dividends declared since last examination, \$106,825.14.

Amount paid out on account of deposits since last examination, \$657,439.38.

Total amount loaned or invested in New Hampshire, \$1,017,520.63.

Total amount loaned or invested in New England, \$1,103,326.99.

Total amount loaned or invested out of New England, \$1,865,924.12.

Largest amount loaned to any individual, corporation, or company, \$50,000.

Number of single loans of \$1,000 or less to separate parties in the state, 227.

Total number of loans in the state, 386.

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$10,500.00	\$10,000.00	\$10,000.00
New Mexico, capitol building, 7s.....	12,000.00	10,000.00	10,000.00
	\$22,500.00	\$20,000.00	\$20,000.00
RAILROAD.			
Tacoma & Puyallup, 7s.....	\$4,500.00	\$5,000.00	\$5,000.00
Spokane & Palouse, 6s.....	6,800.00	10,000.00	10,000.00
Atchison, Topeka & Santa Fe, 4s.....	19,000.00	25,000.00	20,250.00
Minneapolis & St. Louis, 7s.....	16,500.00	15,000.00	15,000.00
Evansville & Indianapolis, 6s.....	11,000.00	10,000.00	10,000.00
Northern Pacific, 6s.....	9,990.00	9,000.00	9,000.00
Concord & Montreal, 4s.....	15,300.00	15,000.00	15,000.00
Evansville & Richmond, 5s.....	5,600.00	10,000.00	10,000.00
Oregon Short Line & Utah Northern, 5s.....	2,150.00	5,000.00	4 750.00
Cleveland, Lorain & Wheeling, 5s....	15,000.00	15,000.00	14,475.00
	\$105,840.00	\$119,000.00	\$113,475.00
COUNTY.			
Pueblo, Col., 7s.....	\$525.00	\$500.00	\$500.00
Pueblo, Col., 6s.....	11,330.00	11,000.00	11,000.00
Kingman, Kan., 6s.....	5,500.00	5,500.00	5,500.00
Sumner, Kan., 6s.....	10,300.00	10,000.00	10,000.00
Sierra, N. M., 6s.....	2,500.00	2,500.00	2,500.00
Meigs, Ohio, 6s.....	6,180.00	6,000.00	6,000.00
Cowley, Kan., 6s.....	5,200.00	5,000.00	5,000.00
Cass, Dak., 7s.....	10,600.00	10,000.00	10,000.00
Pacific, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Las Animas, Col., 7s.....	8,240.00	8,000.00	7,900.00
Chehalis, Wash., 6s.....	10,300.00	10,000.00	10,000.00
Clay, Miss., 6s.....	5,000.00	5,000.00	5,000.00
Rio Grande, Col., 7s.....	5,250.00	5,000.00	5,000.00
La Plata, Col., 6s.....	3,200.00	5,000.00	5,000.00
Montrose, Col., 6s.....	2,550.00	2,500.00	2,500.00
Spokane, Wash., 6s.....	10,700.00	10,000.00	10,000.00
Nuckolls, Neb., 5s.....	10,000.00	10,000.00	10,000.00
Davidson, Dak., 7s.....	5,300.00	5,000.00	5,000.00
Jackson, Kan., 7s.....	3,150.00	3,000.00	2,100.00
	\$122,975.00	\$119,000.00	\$118,900.00
CITY AND TOWN.			
Walla Walla, Wash., 6s.....	\$10,600.00	\$10,000.00	\$10,000.00
Salt Lake City, Utah, 5s.....	20,600.00	20 000.00	19,250.00
Dubuque, Iowa, 6s.....	7,950.00	7,500.00	6,625.00
Columbus, Kan., 6s.....	4,992.00	4 800.00	4,800.00
Astoria, Oregon, 6s.....	10,600.00	10,000.00	10,000.00
Provo City, Utah, 6s.....	10,400.00	10,000.00	10,000.00
Butler, Ind., 6s.....	5,200.00	5,000.00	5,000.00
Columbus, Neb., 6s.....	5,400.00	5,000.00	5,000.00
Ogden, Utah, 6s.....	15,600.00	15,000.00	15,000.00
Ashland, Neb., 6s.....	6,695.00	6,500.00	6,500.00
Boulder, Col., 5s.....	5,000.00	5,000.00	5,000.00
Columbus, Ohio, 5s.....	4,200.00	4 000.00	4,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Emporia, Kan., 6s.....	6,240.00	6,000.00	6,000.00
Washington, Ind., 8s.....	4,240.00	4,000.00	4,000.00
Colorado Springs, Col., 7s.....	3,150.00	3,000.00	3,000.00
Seattle, Wash., 5s.....	5,100.00	5,000.00	5,000.00
Fargo, Dak., 6s.....	5,300.00	5,000.00	5,000.00
Amount carried forward.....	\$136,267.00	\$130,800.00	\$129,175.00

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward.....</i>	\$136,267.00	\$130,800.00	\$129,175.00
Canton, Ohio, 5s.....	4,000.00	4,000.00	4,000.00
Dayton, Wash., 6s.....	10,400.00	10,000.00	10,000.00
Kansas City, Kan., 6s.....	6,500.40	6,500.40	6,500.40
Logan City, Utah, 5s.....	15,150.00	15,000.00	15,000.00
Lincoln, Neb., 6s.....	4,200.00	4,000.00	4,000.00
East St. Louis, Ill., 5s.....	11,330.00	11,000.00	11,000.00
Rock Island, Ill., 6s.....	2,100.00	2,000.00	1,880.00
Wooster, Ohio, 6s.....	5,300.00	5,000.00	5,000.00
Grand Forks, N. Dak., 6s.....	5,200.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Kearney, Neb., 6s.....	5,350.00	5,000.00	5,000.00
Lakeside, Minn., 6s.....	5,200.00	5,000.00	5,000.00
Los Angeles, Cal., 5s.....	26,500.00	25,000.00	25,000.00
Sioux City, Iowa, 6s.....	5,400.00	5,400.00	5,400.00
Toledo, Ohio, 4s.....	4,200.00	4,000.00	4,000.00
Minneapolis, Minn., 6s.....	10,000.00	10,000.00	10,000.00
Redlands, Cal., 6s.....	10,200.00	10,000.00	10,000.00
Hyde Park, Mass., 7s.....	1,000.00	1,000.00	1,000.00
Wichita Board of Education, Kan., 6s	5,050.00	5,000.00	5,000.00
	\$278,497.40	\$268,700.40	\$266,955.40
<i>SCHOOL DISTRICT.</i>			
Nemaha County, No. 34, Neb., 7s....	\$4,680.00	\$4,500.00	\$4,500.00
Arapahoe County, No. 2, Col., 6s....	5,000.00	5,000.00	5,000.00
Mitchell County, Ind., 5½s.....	1,000.00	1,000.00	1,000.00
Pueblo County, No. 1, Col., 5s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Board of Education, Utah, 5s.....	10,300.00	10,000.00	10,000.00
Springfield, Mo., 5s.....	15,450.00	15,000.00	15,000.00
Duluth, Minn., Independent, 5s.....	5,250.00	5,000.00	5,000.00
	\$46,680.00	\$45,500.00	\$45,500.00
<i>MISCELLANEOUS.</i>			
Nebraska Loan & Trust Co., Hast- ings, Neb., 6s.....	\$14,500.00	\$14,500.00	\$14,500.00
Parsons Water Supply & Power Co., 6s.....	5,000.00	5,000.00	4,900.00
St. Cloud Water Works Co., Minn., 6s	8,000.00	8,000.00	8,000.00
Arkansas Water Co., Ark., 6s.....	5,000.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s....	22,000.00	22,000.00	22,000.00
Newton Water Co., Ohio, 6s.....	7,200.00	9,000.00	6,500.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Winfield Mortgage & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Republican Press Association, Con- cord, 5s.....	10,000.00	10,000.00	10,000.00
Cherryvale Water & Manufacturing Co., 7s.....	4,000.00	5,000.00	4,000.00
Pueblo Water Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Fort Plain Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, 6s.....	5,000.00	5,000.00	4,900.00
Crippen, Lawrence & Co., deb., 6s....	8,000.00	10,000.00	10,000.00
Western Water & Electric Co., Kansas, 6s.....	5,000.00	5,000.00	5,000.00
Ogdensburg Car Trust, N. Y., 6s....	5,000.00	5,000.00	5,000.00
Belleville Water Co., Ill., 6s.....	4,000.00	5,000.00	4,000.00
Iowa Loan & Trust Co., deb., 6s.....	30,000.00	30,000.00	30,000.00
Clinton Water Works, Iowa, 6s.....	5,000.00	5,000.00	5,000.00
<i>Amount brought forward.....</i>	\$165,700.00	\$173,500.00	\$168,800.00

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount carried forward</i>	\$165,700.00	\$173,500.00	\$168,800.00
Jamestown Water Supply Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Bradford Water Co., Mass., 5s.....	10,000.00	10,000.00	10,000.00
Niles Water Works Co., Mich., 7s....	3,000.00	5,000.00	4,800.00
Salt Lake City Gas Co., Utah, 6s.....	10,000.00	10,000.00	10,000.00
Muncie Water Works, Ind., 6s.....	5,000.00	5,000.00	5,000.00
Dakota Loan & Trust Co., deb., 7s....	5,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
National Water Works Co., N. Y., 6s	5,000.00	5,000.00	4,900.00
Streator Aqueduct Co., 6s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
E. H. Rollins & Sons, deb., 6s.....	5,000.00	5,000.00	5,000.00
Cortland Water Works Co., N. Y., 5s	5,000.00	5,000.00	5,000.00
Minneapolis General Electric Co., 6s	27,000.00	27,000.00	25,650.00
New England Loan & Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Muscatine Mortgage & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Windsor Land & Investment Co., Denver, 6s.....	10,000.00	10,000.00	10,000.00
Ottumwa Water Works Co., Iowa, 6s	10,000.00	10,000.00	10,000.00
Lincoln Gas Co., Lincoln, Neb., 6s....	5,000.00	5,000.00	5,000.00
Portland Water Co., Conn., 5s.....	5,000.00	5,000.00	5,000.00
City Water Co., Marinette, Wis., 6s..	5,000.00	5,000.00	5,000.00
Newark Water Works Co., Ohio, 6s..	10,000.00	10,000.00	10,000.00
Dakota Farm Mortgage Co., deb., 6s.	11,000.00	11,000.00	11,000.00
Danville Water Co., Ill., 6s.....	10,000.00	10,000.00	9,700.00
Winfield Water Co., Kan., 5s.....	5,000.00	5,000.00	4,900.00
Minnesota Thresher Mfg. Co., 5.....	12,000.00	12,000.00	11,500.00
Topeka Water Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., N. D., 6s.....	5,000.00	5,000.00	5,000.00
Metropolitan Horse Railroad Co., Boston, 5s.....	5,250.00	5,000.00	5,000.00
Evansville Street Railway Co., Ind., 6s	22,000.00	22,000.00	22,000.00
Front Street Cable Railway, Seattle, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Youngstown Street Railway Co., Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Globe Safety Deposit Co., Chicago, 6s	5,000.00	5,000.00	5,000.00
Newark & Granville Street Railway, Ohio, 6s.....	6,000.00	6,000.00	6,000.00
The Investment Trust Co. of Amer- ica, 6s.....	4,400.00	4,400.00	4,400.00
New Haven Street Railway Co., 5s...	5,000.00	5,000.00	4,900.00
East Hartford Water Co., Conn., 5s...	10,000.00	10,000.00	9,900.00
Concord Street Railway, 5s.....	30,000.00	30,000.00	30,000.00
	\$486,350.00	\$495,900.00	\$488,450.00
STOCKS.			
BANK.			
Merchants' National, Kan. City, Mo..	\$4,500.00	\$9,000.00	\$9,000.00
Lake National, Wolfeborough.....	450.00	900.00	747.00
First National, Nashua.....	1,100.00	1,000.00	1,000.00
Second National, Nashua.....	5,000.00	5,000.00	4,800.00
Second National, Manchester.....	6,250.00	5,000.00	5,000.00
Blackstone National, Boston.....	2,134.00	2,200.00	2,200.00
Peoples' National, Claremont.....	1,000.00	1,000.00	1,000.00
National State Capital, Concord.....	68,000.00	27,200.00	46,000.00
	\$88,434.00	\$51,300.00	\$69,747.00

SCHEDULE OF STOCKS AND BONDS OF THE LOAN AND TRUST SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Concord & Montreal, class 4.....	\$47,400.00	\$30,000.00	\$33,000.00
MANUFACTURING.			
Page Belting Co., common.....	\$1,600.00	\$2,000.00	\$2,000.00
Abbott-Downing Co.....	2,250.00	3,000.00	2,250.00
	\$3,850.00	\$5,000.00	\$4,250.00
MISCELLANEOUS.			
American Trust Co., Concord.....	\$5,500.00	\$5,000.00	\$5,000.00
Capital Fire Insurance Co., Concord.	8,000.00	8,000.00	8,000.00
Iowa Loan & Trust Co., Des Moines,			
Iowa.....	12,500.00	10,000.00	10,000.00
Investment Trust Co. of America....	750.00	1,500.00	1,000.00
	\$26,750.00	\$24,500.00	\$24,000.00

MANCHESTER SAVINGS BANK.—MANCHESTER.

CHAS. D. McDUFFIE, *President*. WALTER M. PARKER, *Treasurer*.

Trustees—Charles F. Warren, S. N. Bourne, Hiram Hill, Isaac W. Smith, Frederick C. Dow, John C. Ray, Walter M. Parker, W. B. Stearns.

Investment Committee—Charles F. Warren, Isaac W. Smith, W. B. Stearns.

STATEMENT.

Liabilities.

Amount due depositors.....	\$7,229,449.78	\$7,229,449.78
Guaranty fund.....	340,000.00	340,000.00
Interest	121,849.64	121,849.64
Reserved for state tax.....	69,444.62	69,444.62
Premium on bonds and stocks.....	217,844.25	
	\$7,978,588.29	\$7,760,744.04

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western city mortgages.....	\$1,896,725.00	\$1,896,725.00	\$1,896,725.00
Loans secured by local real estate...	968,091.15	968,091.15	968,091.15
Loans on personal security.....	1,126,921.24	1,126,921.24	1,126,921.24
Loans on personal security (west- ern).....	42,000.00	42,000.00	42,000.00
Loans on collateral security.....	1,854,498.02	1,854,498.02	1,854,498.02
Loans on collateral security (west- ern).....	54,000.00	54,000.00	54,000.00
County, city, town, and district bonds.....	335,195.00	303,500.00	302,450.00
Railroad bonds.....	1,031,639.00	1,027,100.00	947,662.50
Miscellaneous bonds.....	210,700.00	207,000.00	202,000.00
Bank stock.....	110,654.00	90,180.00	87,783.25
Railroad stock.....	183,902.00	126,400.00	116,900.00
Manufacturing stock.....	45,050.00	42,500.00	42,500.00
Warrants.....	13,892.85	13,892.85	13,892.85
Cash on deposit in national banks...	105,320.03	105,320.03	105,320.03
	\$7,978,588.29	\$7,858,128.29	\$7,760,744.04

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 18, 1893, to July 21, 1894.

Gross earnings	\$390,391.35
Deduct interest paid out	\$17,663.14
Deduct expenses	16,049.73
Deduct state tax	68,673.59
Deduct other taxes	617.40
Deduct reduction book values	28,450.00
Deduct premiums charged off	4,001.67
Deduct losses charged off	57,850.00
	<hr/>
	193,305.53
Net earnings	\$197,085.82
From surplus	690.21
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Dividends, July, 1894	\$197,776.03
Surplus and interest, last examination	\$191,984.47
From surplus	690.21
	<hr/>
Surplus and interest, present examination	\$191,294.26

Incorporated 1846.

Examination July 21, 1894, by John Hatch.

Treasurer's bond, \$100,000. Date of bond, January 7, 1892.

Clerks, George H. Holbrook, Mitchell Ward, Charles E. Longa,
Orien B. Dodge.

Annual compensation of treasurer, \$6,500.

Annual compensation of clerks, \$6,000.

Indebtedness of trustees as principal, nothing ; as surety, nothing.

Amount of deposits \$7,229,449.78 ; increase since last examination, \$183,407.86.

Amount of deposits received since last examination, including dividends credited, \$2,014,446.91.

Amount of dividends declared since last examination, \$197,776.03.

Amount paid out on account of deposits since last examination, \$1,831,039.05.

Total amount loaned or invested in New Hampshire, \$4,539,536.19.

Total amount loaned or invested in New England, \$4,824,926.19.

Total amount loaned or invested out of New England, \$2,935,817.85.

Largest amount loaned to any individual, corporation, or company, \$150,000.

Number of single loans of \$1,000 or less to separate parties in the state, 91.

Total number of loans in the state, 446.

SCHEDULE OF BONDS AND STOCKS OF THE MANCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Concord & Montreal, 4s.....	\$153,000.00	\$150,000.00	\$149,125.00
Montana Central, 5s.....	24,250.00	25,000.00	24,250.00
Chicago, Rock Island & Pacific, 5s...	22,500.00	25,000.00	23,750.00
Chicago, Burlington & Quincy, 5s....	25,000.00	25,000.00	23,750.00
Spokane & Palouse, 6s.....	13,600.00	20,000.00	16,000.00
Chicago & Northwestern, 6s.....	34,800.00	30,000.00	30,000.00
Chicago & West Michigan, 5s.....	12,200.00	20,000.00	19,000.00
Boston & Lowell, 6s.....	31,500.00	30,000.00	30,000.00
Duluth & Manitoba, 6s.....	20,000.00	25,000.00	20,000.00
Chicago, Burlington & Quincy, 4s....	23,750.00	25,000.00	19,250.00
St. Paul & Northern Pacific, 6s.....	58,500.00	50,000.00	50,000.00
Atchison, Topeka & Santa Fé, 4s.....	44,080.00	58,000.00	43,500.00
James River Valley, 6s.....	19,400.00	20,000.00	15,000.00
Burlington & Missouri River, 4s.....	18,400.00	20,000.00	16,000.00
Chicago, Milwaukee & St. Paul, 6s...	28,000.00	25,000.00	25,000.00
Chicago, Burlington & Quincy, 7s....	24,600.00	20,000.00	19,000.00
Pittsburgh, Cincinnati & St. Louis, 7s.	42,000.00	35,000.00	35,000.00
Concord & Claremont, 4½s.....	105,000.00	100,000.00	100,000.00
Boston, Concord & Montreal, 6s.....	113,000.00	100,000.00	99,287.50
Atchison, Topeka & Santa Fé, 2d, 4s..	945.00	3,500.00	700.00
Morris & Essex, 7s.....	27,800.00	20,000.00	20,000.00
Oregon Short Line & Utah North- ern, 5s.....	4,300.00	10,000.00	6,000.00
Chicago, Burlington & Northern, 5s...	1,030.00	1,000.00	950.00
Fremont, Elkhorn & Missouri Val., 6s	25,000.00	20,000.00	20,000.00
Portland & Kennebec, 6s.....	20,400.00	20,000.00	18,000.00
Chicago & Northwestern, deb., 5s....	26,750.00	25,000.00	25,000.00
Eastern in Massachusetts, 6s.....	18,910.00	15,500.00	15,500.00
Helena & Red Mountain, 6s.....	8,000.00	10,000.00	7,500.00
Chicago, Burlington & Quincy, 5s....	11,544.00	11,100.00	11,100.00
Rutland, 5s.....	18,180.00	18,000.00	15,000.00
Old Colony, 6s.....	31,200.00	30,000.00	30,000.00
Oregon Short Line & Utah North- ern, 5s.....	24,000.00	40,000.00	20,000.00
	\$1,031,639.00	\$1,027,100.00	\$947,662.50
CITY AND TOWN.			
Lincoln, Neb., 6s.....	\$12,600.00	\$12,000.00	\$12,000.00
Cincinnati, Ohio, 7s.....	18,000.00	15,000.00	15,000.00
Fargo, N. Dak., 7s.....	11,000.00	10,000.00	10,000.00
Topeka, Kan., 6s.....	4,000.00	4,000.00	4,000.00
Springfield, Ohio, 5s.....	10,600.00	10,000.00	10,000.00
St. Paul, Minn., 6s.....	21,600.00	20,000.00	20,000.00
Omaha, Neb., 6s.....	515.00	500.00	500.00
St. Paul, Minn., 5s.....	29,440.00	27,000.00	27,000.00
Chicago, Ill., river improvement, 7s..	15,450.00	15,000.00	23,950.00
Chicago, Ill., water, 7s.....	10,300.00	10,000.00	
Cincinnati, Ohio, 7 3-10s.....	42,700.00	35,000.00	35,000.00
Milwaukee, Wis., 7s.....	8,960.00	8,000.00	8,000.00
Indianapolis, Ind., 6s.....	16,350.00	15,000.00	15,000.00
Peterborough, 5s.....	1,030.00	1,000.00	1,000.00
East Portland, Oregon, 6s.....	30,000.00	25,000.00	25,000.00
Omaha, Neb., 5s.....	16,050.00	15,000.00	15,000.00
Fremont, Ohio, 6s.....	39,600.00	36,000.00	36,000.00
Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
	\$293,195.00	\$263,500.00	\$262,450.00
SCHOOL DISTRICT.			
Fargo, N. Dak., 6s.....	\$15,750.00	\$15,000.00	\$15,000.00
Cleveland, Ohio, 5s.....	26,250.00	25,000.00	25,000.00
	\$42,000.00	\$40,000.00	\$40,000.00

SCHEDULE OF BONDS AND STOCKS OF THE MANCHESTER SAVINGS
BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Metropolitan Rail'd Co., Boston, 5s.	\$26,250.00	\$25,000.00	\$25,000.00
Swift & Co., Ill., 6s.....	20,000.00	20,000.00	18,000.00
Plattsmouth Water Co., Neb., 6s.....	7,000.00	10,000.00	7,000.00
Minneapolis Gas Light Co., 6s.....	36,750.00	35,000.00	35,000.00
Highland Street Ry. Co., Boston, 6s..	10,700.00	10,000.00	10,000.00
Topeka Water Supply Co., 6s.....	35,000.00	35,000.00	35,000.00
Sioux City Gas Light Co., Iowa, 7s...	21,000.00	20,000.00	20,000.00
Old Colony Steamboat Co., 5s.....	52,000.00	50,000.00	50,000.00
Manchester Opera House Co.....	2,000.00	2,000.00	2,000.00
	\$210,700.00	\$207,000.00	\$202,000.00
STOCKS.			
BANK.			
Amoskeag National, Manchester	\$7,680.00	\$4,800.00	\$4,800.00
Merchants' National, Manchester....	16,891.00	13,300.00	12,313.25
Indian Head National, Nashua.....	2,000.00	1,280.00	1,280.00
Souhegan National, Milford.....	2,860.00	2,600.00	2,600.00
Boston National, Boston.....	5,140.00	5,300.00	5,300.00
Columbian National, Boston.....	1,590.00	1,500.00	1,425.00
Howard National, Boston.....	5,500.00	5,500.00	5,225.00
Merchants' National, Boston.....	11,850.00	7,500.00	7,500.00
Metropolitan National, Boston.....	3,332.00	3,400.00	2,550.00
National Bank of Commerce, Boston	9,360.00	8,000.00	8,000.00
Nat'l Bank of North America, Boston	9,520.00	8,000.00	8,000.00
Tremont National, Boston.....	5,160.00	6,000.00	6,000.00
Second National, Manchester.....	6,875.00	5,500.00	5,500.00
Nat'l Bank of Commonwealth, Boston	12,600.00	10,000.00	10,000.00
Manchester National.....	6,600.00	3,300.00	3,300.00
Shoe & Leather National, Boston....	3,696.00	4,200.00	3,990.00
	\$110,654.00	\$90,180.00	\$87,783.25
RAILROAD.			
Suncook Valley.....	\$12,000.00	\$10,000.00	\$10,000.00
Manchester & Lawrence.....	28,560.00	12,000.00	12,000.00
Concord & Portsmouth.....	25,200.00	14,000.00	14,000.00
Pemigewasset Valley.....	32,250.00	25,000.00	25,000.00
Boston & Albany.....	20,500.00	10,000.00	10,000.00
Illinois Central.....	9,000.00	10,000.00	8,000.00
Chicago, Burlington & Quincy	15,600.00	20,000.00	14,000.00
Boston & Maine.....	22,792.00	15,400.00	13,900.00
Old Colony.....	18,000.00	10,000.00	10,000.00
	\$183,902.00	\$126,400.00	\$116,900.00
MANUFACTURING.			
Manchester Mills.....	\$45,050.00	\$42,500.00	\$42,500.00

MASON VILLAGE SAVINGS BANK.—GREENVILLE.

STEPHEN H. BACON, *President*. CHARLES E. MARSH, *Treasurer*.

Trustees—Morton L. Barrett, Joel H. Elliott, William W. Stevenson, Henry L. Kingsbury, Charles E. Hall, Marshall Kimball, George W. Sargent, Charles E. Marsh, Frederick W. Ely, James O. Reed, Jr., Nelson L. Barrett, Henry I. Whitney.

Investment Committee—Morton L. Barrett, Joel H. Elliott, Herbert J. Taft.

STATEMENT.

Liabilities.

Amount due depositors.....	\$151,246.84	\$151,246.84
Guaranty fund.....	7,500.00	7,500.00
Interest.....	3,768.51	3,768.51
	\$162,515.35	
Premium on bonds and stocks impaired.....	2,189.75	
	\$160,325.60	\$162,515.35

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$11,436.30	\$11,436.30	\$11,436.30
Loans secured by local real estate...	29,811.60	29,811.60	29,811.60
Loans on personal security.....	4,541.00	4,541.00	4,541.00
Loans on personal security (western).....	4,702.73	4,702.73	4,702.73
Loans on collateral security.....	2,420.00	2,420.00	2,420.00
County, city, town, and district bonds.....	31,380.00	30,000.00	29,867.75
Railroad bonds.....	7,550.00	8,000.00	8,000.00
Miscellaneous bonds.....	41,960.00	46,000.00	45,760.00
Bank stock.....	8,400.00	8,400.00	8,400.00
Miscellaneous stocks.....	7,748.00	7,200.00	7,200.00
Warrants.....	2,616.89	2,616.89	2,616.89
Real estate by foreclosure.....	2,950.00	2,950.00	2,950.00
Cash on deposit in national banks....	3,435.84	3,435.84	3,435.84
Cash on hand.....	1,373.24	1,373.24	1,373.24
	\$160,325.60	\$162,887.60	\$162,515.35

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1893, to July 2, 1894.

Gross earnings	:	:	:	:	:	:	:	\$9,070.78
From surplus	.	.	.	.	.	.	.	6,816.50
								<hr/> \$15,887.28
Deduct interest paid out	.	.	.	.	.	.	\$5.55	
Deduct expenses	.	.	.	.	.	.	511.08	
Deduct state tax	.	.	.	.	.	.	1,525.03	
Deduct western taxes and foreclosure ex-								
penses	.	.	.	.	.	.	245.22	
Deduct commissions	.	.	.	.	.	.	10.00	
Deduct premiums charged off	.	.	.	.	.	.	1,652.83	
Deduct losses charged off	.	.	.	.	.	.	3,285.00	
Carried to guaranty fund	.	.	.	.	.	.	2,150.00	
							<hr/>	9,384.71
Net earnings	.	.	.	.	.	.	.	\$6,502.57
Dividends July, 1893, and January, 1894	.	.	.	.	.	.	.	5,766.88
								<hr/>
To interest	.	.	.	.	.	.	.	\$735.69
Surplus and interest, last examination	.	.	.	.	.	.	.	\$3,032.82
Increase	.	.	.	.	.	.	.	735.69
								<hr/>
Surplus and interest, present examination	.	.	.	.	.	.	.	\$3,768.51

Incorporated 1870.

Examination July 2, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$30,000. Date of bond, April 21, 1892.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, \$250; as surety, nothing.

Amount of deposits, \$151,246.84; decrease since last examination, \$5,951.56.

Amount of deposits received since last examination, including dividends credited, \$31,162.69.

Amount of dividends declared since last examination, \$5,766.88.

Amount paid out on account of deposits since last examination, \$37,114.25.

Total amount loaned or invested in New Hampshire, \$53,745.84.

Total amount loaned or invested in New England, \$63,181.68.

Total amount loaned or invested out of New England, \$99,333.67.

Largest amount loaned to any individual, corporation, or company, \$2,500.

Number of single loans of \$1,000 or less to separate parties in the state, 70.

Total number of loans in the state, 78.

SCHEDULE OF BONDS AND STOCKS OF THE MASON VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern Pacific, 6s.....	\$1,110.00	\$1,000.00	\$1,000.00
Union Pacific, 6s.....	2,040.00	3,000.00	3,000.00
New York & New England, 6s.....	4,400.00	4,000.00	4,000.00
	\$7,550.00	\$8,000.00	\$8,000.00
COUNTY.			
Kittitass, Wash., 6s.....	\$1,050.00	\$1,000.00	\$1,000.00
Clallam, Wash., 6s.....	1,020.00	1,000.00	1,000.00
Garfield, Col., 7s.....	2,100.00	2,000.00	2,000.00
Washington, Idaho, 7s.....	2,120.00	2,000.00	2,000.00
	\$6,290.00	\$6,000.00	\$6,000.00
CITY AND TOWN.			
Quincy, Ill., 6s.....	\$2,100.00	\$2,000.00	\$1,870.00
Rawlins, Wyo., 6s.....	1,050.00	1,000.00	1,000.00
Spokane, Wash., 6s.....	5,350.00	5,000.00	4,997.75
Snohomish, Wash., 6s.....	1,050.00	1,000.00	1,000.00
Medical Lake, Wash., 6s.....	2,100.00	2,000.00	2,000.00
Shelton, Wash., 6s.....	2,100.00	2,000.00	2,000.00
Cerrillos, N. M., 6s.....	2,100.00	2,000.00	2,000.00
	\$15,850.00	\$15,000.00	\$14,867.75
SCHOOL DISTRICT.			
Arapahoe County, No. 21, Col., 6s....	\$1,000.00	\$1,000.00	\$1,000.00
Whatcom Company, No. 2, Wash., 7s.	2,140.00	2,000.00	2,000.00
Great Falls, No. 2, Mont., 6s.....	1,040.00	1,000.00	1,000.00
Tooele, No. 1, Utah, 6s.....	2,000.00	2,000.00	2,000.00
Garfield County, No. 10, Col., 7s.....	1,060.00	1,000.00	1,000.00
Pineville, Ky., 6s.....	2,000.00	2,000.00	2,000.00
	\$9,240.00	\$9,000.00	\$9,000.00
MISCELLANEOUS.			
Owego Water Co., N. Y., 6s.....	\$3,000.00	\$3,000.00	\$3,000.00
Southern Kansas Mortgage Co., deb., 6s.....	3,200.00	4,000.00	4,000.00
Equitable Mortgage Co., deb., 7s.....	4,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	5,600.00	7,000.00	6,980.00
Western Farm Mortgage Trust Co., deb., 7s.	1,000.00	2,000.00	2,000.00
E. H. Rollins & Son., deb., 6s.....	5,000.00	5,000.00	4,900.00
Nashua Trust Co., deb., 6s.....	6,000.00	6,000.00	5,880.00
Denver Consolidated Electric Co., 6s.	3,000.00	3,000.00	3,000.00
Nashua Street Ry. Co., 6s.....	2,040.00	2,000.00	2,000.00
Portland Street Ry., Oregon, 6s.....	3,120.00	3,000.00	3,000.00
West End Street Railway, Rockford, Ill., 6s.....	3,000.00	3,000.00	3,000.00
Metropolitan Railway Co., Denver, 6s.	3,000.00	3,000.00	3,000.00
	\$41,960.00	\$46,000.00	\$45,760.00

SCHEDULE OF BONDS AND STOCKS OF THE MASON VILLAGE
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Second National, Nashua.....	\$8,400.00	\$8,400.00	\$8,400.00
MISCELLANEOUS.			
Massachusetts Real Estate Co., Boston.....	\$500.00	\$2,000.00	\$2,000.00
New Hampshire Fire Insurance Co..	5,248.00	3,200.00	3,200.00
Capital Fire Insurance Co., Con- cord.....	2,000.00	2,000.00	2,000.00
	\$7,748.00	\$7,200.00	\$7,200.00

MECHANICS' SAVINGS BANK.—MANCHESTER.

HENRY E. BURNHAM, *President*. JOSIAH CARPENTER, *Treasurer*.

Trustees—Henry E. Burnham, Josiah Carpenter, N. S. Bean,
Charles T. Means, F. P. Carpenter, Henry W. Parker, Rufus H.
Pike.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$431,864.07		\$431,864.07
Guaranty fund.....	18,000.00		18,000.00
Interest.....	15,195.94		15,195.94
Premium on bonds and stocks.....	9,811.00		
	\$474,871.01		\$465,060.01

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$11,985.00	\$11,985.00	\$11,985.00
Loans secured by western city mortgages.....	22,000.00	22,000.00	22,000.00
Loans secured by local real estate...	124,233.86	124,233.86	124,233.86
Loans on personal security.....	72,851.58	72,851.58	72,851.58
Loans on personal security (west- ern).....	10,000.00	10,000.00	10,000.00
Loans on collateral security.....	77,259.17	77,259.17	77,259.17
Loans on collateral security (west- ern).....	12,500.00	12,500.00	12,500.00
United States bonds.....	1,140.00	1,050.00	1,050.00
County, city, town, and district bonds.....	25,170.00	24,000.00	23,700.00
Railroad bonds.....	24,490.00	28,000.00	23,500.00
Miscellaneous bonds.....	5,100.00	5,100.00	5,100.00
Bank stock.....	31,375.00	25,500.00	25,500.00
Manufacturing stock.....	14,070.00	9,900.00	12,684.00
Real estate by foreclosure.....	1,500.00	1,500.00	1,500.00
Certificates of deposit.....	16,900.00	16,900.00	16,900.00
Cash on deposit in national banks...	24,296.40	24,296.40	24,296.40
	\$474,871.01	\$467,076.01	\$465,060.01

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 15, 1893, to April 7, 1894.

Gross earnings	\$28,651.82
Deduct interest paid out	\$793.92
Deduct expenses	1,738.67
Deduct state tax	3,995.27
Deduct western taxes	662.07
Deduct premiums charged off	1,973.19
Deduct losses charged off	1,496.75
Deduct reduction book value bonds & stocks	4,500.00
Carried to guaranty fund	2,625.00
	<hr/>
	17,784.87
Net earnings	\$10,866.95
From surplus	4,197.79
	<hr/>
Dividend October, 1893	\$15,064.74
Surplus and interest, last examination	\$19,393.73
From surplus	4,197.79
	<hr/>
Surplus and interest, present examination	\$15,195.94

Incorporated 1877.

Examination April 7, 1894, by A. W. Baker and John Hatch.

Treasurer's bond, \$30,000. Date of bond, Jan. 19, 1882.

Clerk, John R. Willis.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$600.

Indebtedness of trustees as principal, \$4,950; as surety, \$1,050.

Amount of deposits, \$431,864.07; increase since last examination, \$26,353.06.

Amount of deposits received since last examination, including dividends credited, \$171,517.36.

Amount of dividends declared since last examination, \$15,064.74.

Amount paid out on account of deposits since last examination, \$145,164.30.

Total amount loaned or invested in New Hampshire, \$345,825.01.

Total amount loaned or invested in New England, \$346,825.01.

Total amount loaned or invested out of New England, \$118,235.00.

Largest amount loaned to any individual, corporation, or company, \$30,000.

Number of single loans of \$1,000 or less to separate parties in the state, 53.

Total number of loans in the state, 122.

SCHEDULE OF BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s.....	\$1,140.00	\$1,050.00	\$1,050.00
RAILROAD.			
Chicago, Milwaukee & St. Paul, H. & D. Div., 7s	\$6,350.00	\$5,000.00	\$5,000.00
Northern Pacific & Montana, 6s.....	7,500.00	10,000.00	7,500.00
Atlantic & Pacific, 4s.....	2,200.00	5,000.00	3,000.00
Kansas City, Fort Scott & Gulf, 7s....	3,240.00	3,000.00	3,000.00
Chicago, Burlington & Quincy, 5s....	5,200.00	5,000.00	5,000.00
	\$24,490.00	\$28,000.00	\$23,500.00
CITY AND TOWN.			
Topeka, Kan., 6s.....	\$3,000.00	\$3,000.00	\$3,000.00
Grand Forks, N. Dak., 6s.....	8,320.00	8,000.00	8,000.00
Pierre, S. Dak., 6s.....	10,400.00	10,000.00	9,700.00
Newport, Ky., 7 3-10s	3,450.00	3,000.00	3,000.00
	\$25,170.00	\$24,000.00	\$23,700.00
MISCELLANEOUS.			
Western Electrical Construction Co., So. Denver, Col., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Manchester Electric Light Co., 6s....	100.00	100.00	100.00
	\$5,100.00	\$5,100.00	\$5,100.00
STOCKS.			
BANK.			
Second National, Manchester.....	\$25,625.00	\$20,500.00	\$20,500.00
Pittsfield National, Pittsfield.....	5,750.00	5,000.00	5,000.00
	\$31,375.00	\$25,500.00	\$25,500.00
MANUFACTURING.			
Amoskeag Manufacturing Co	\$6,600.00	\$4,000.00	\$6,784.00
Amory Manufacturing Co.....	6,370.00	4,900.00	4,900.00
Boston Manufacturing Co.....	1,100.00	1,000.00	1,000.00
	\$14,070.00	\$9,900.00	\$12,684.00

MEREDITH VILLAGE SAVINGS BANK.—MEREDITH.

GEORGE G. HOYT, *President*. DANIEL E. EATON, *Treasurer*.

Trustees—George G. Hoyt, Samuel W. Rollins, John F. Beede, Ebenezer Stevens, Justus Erskine, George H. Clark, Daniel E. Eaton, Fred W. Towle, Edwin Cox, Joseph S. Graves.

Investment Committee—George G. Hoyt, Samuel W. Rollins, John F. Beede.

STATEMENT.

Liabilities.

Amount due depositors.....	\$556,215.73		\$556,215.73
Guaranty fund.....	29,000.00		29,000.00
Surplus.....	4,492.03		4,492.03
Interest.....	5,539.34		5,539.34
Premium on bonds and stocks.....	4,471.00		
	\$599,718.10		\$595,247.10

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$321,300.99	\$321,300.99	\$321,300.99
Loans secured by western city mortgages.....	126,242.01	126,242.01	126,242.01
Loans secured by local real estate ..	12,966.94	12,966.94	12,966.94
Loans on personal security.....	15,184.14	15,184.14	15,184.14
Loans on collateral security.....	32,895.50	32,895.50	32,895.50
County, city, town, and district bonds.....	65,205.00	62,500.00	61,350.00
Railroad bonds.....	1,880.00	2,000.00	1,300.00
Miscellaneous bonds.....	10,000.00	10,000.00	9,900.00
Railroad stock.....	136.00	400.00	200.00
Manufacturing stock.....	350.00	1,400.00	350.00
Real estate by foreclosure.....	4,600.00	4,600.00	4,600.00
Cash on deposit in national banks....	5,486.22	5,486.22	5,486.22
Cash on hand	3,471.30	3,471.30	3,471.30
	\$599,718.10	\$598,447.10	\$595,247.10

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 30, 1893, to May 7, 1894.

Gross earnings	\$39,088.89
Deduct interest paid out	\$3,065.99
Deduct expenses	1,816.85
Deduct state tax	5,894.70
Deduct premiums charged off	235.00
Deduct losses charged off	131.45
Deduct western taxes and foreclosure ex- penses	1,235.64
Carried to guaranty fund	200.00
	<hr/>
	12,579.63
Net earnings	\$26,509.26
Dividends June and December, 1893	26,138.71
	<hr/>
To surplus	\$370.55
Surplus and interest, last examination	\$9,660.82
Increase	370.55
	<hr/>
Surplus and interest, present examination	\$10,031.37

Incorporated 1869.

Examination May 7, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$50,000. Date of bond, July 14, 1890.

Annual compensation of treasurer, \$1,200.

Indebtedness of trustees as principal, \$1,365; as surety, \$100.

Amount of deposits, \$556,215.73; decrease since last examination, \$33,601.52.

Amount of deposits received since last examination, including dividends credited, \$84,415.80.

Amount of dividends declared since last examination, \$26,138.71.

Amount paid out on account of deposits since last examination, \$118,017.32.

Total amount loaned or invested in New Hampshire, \$64,867.88.

Total amount loaned or invested in New England, \$70,854.10.

Total amount loaned or invested out of New England, \$524,393.00.

Largest amount loaned to any individual, corporation, or company, \$28,954.00.

Number of single loans of \$1,000 or less to separate parties in the state, 76.

Total number of loans in the state, 87.

SCHEDULE OF BONDS AND STOCKS OF THE MEREDITH VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Philadelphia & Reading, 7s.....	\$1,000.00	\$1,000.00	\$1,000.00
Consolidated of Vermont, 5s.....	880.00	1,000.00	300.00
	\$1,880.00	\$2,000.00	\$1,300.00
COUNTY.			
Ottawa, Kan., 8s.....	\$4,600.00	\$4,000.00	\$4,000.00
Kittitass, Wash., 6s.....	5,250.00	5,000.00	5,000.00
	\$9,850.00	\$9,000.00	\$9,000.00
CITY AND TOWN.			
Minneapolis, Minn., 7s.....	\$2,440.00	\$2,000.00	\$1,850.00
Seattle, Wash., 5s.....	10,300.00	10,000.00	10,000.00
Medical Lake, Wash., 6s.....	8,925.00	8,500.00	8,500.00
Wilson, N. C., 5s.....	10,000.00	10,000.00	9,000.00
Boulder, Col., 6s.....	4,120.00	4,000.00	4,000.00
	\$35,785.00	\$34,500.00	\$33,350.00
SCHOOL DISTRICT.			
Salt Lake, No. 1, Utah, 5s.....	\$5,150.00	\$5,000.00	\$5,000.00
Chaffee County, No. 7, Col., 7s.....	7,210.00	7,000.00	7,000.00
Deer Lodge County, No. 10, Mont., 6s	4,120.00	4,000.00	4,000.00
Fremont County, No. 1, Col., 7s.....	3,090.00	3,000.00	3,000.00
	\$19,570.00	\$19,000.00	\$19,000.00
MISCELLANEOUS.			
Windsor Land & Investment Co., Denver, 6s.....	\$10,000.00	\$10,000.00	\$9,900.00
STOCKS.			
RAILROAD.			
Consolidated of Vermont.....	\$136.00	\$400.00	\$200.00
MANUFACTURING.			
Meredith Mechanics' Association....	\$350.00	\$1,400.00	\$350.00

MERRIMACK COUNTY SAVINGS BANK.—CONCORD.

LYMAN D. STEVENS, *President*.JOHN KIMBALL, *Treasurer*.

Trustees—Lyman D. Stevens, William M. Chase, John Kimball, John M. Hill, Woodbridge Odlin, George A. Cummings, James L. Mason, Daniel Holden, Charles H. Amsden, Isaac A. Hill, Leland A. Smith, Benjamin A. Kimball, Henry W. Stevens, Frank P. Andrews, David D. Taylor.

Investment Committee—Lyman D. Stevens, John Kimball, Woodbridge Odlin, James L. Mason, Leland A. Smith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,469,258.74	\$1,469,258.74
Guaranty fund.....	75,000.00	75,000.00
Interest.....	32,802.65	32,802.65
Premium on bonds and stocks.....	25,380.00	
	<hr/> \$1,602,441.39	<hr/> \$1,577,061.39

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$310,075.00	\$310,075.00	\$310,075.00
Loans secured by western city mortgages.....	64,350.00	64,350.00	64,350.00
Loans secured by local real estate...	255,860.87	255,860.87	255,860.87
Loans on personal security.....	88,181.65	88,181.65	88,181.65
Loans on collateral security.....	129,124.65	129,124.65	129,124.65
Loans on collateral security (western).....	25,000.00	25,000.00	25,000.00
County, city, town, and district bonds.....	191,681.28	183,001.28	179,551.28
Railroad bonds.....	138,415.00	154,500.00	139,965.00
Miscellaneous bonds.....	158,250.00	165,000.00	159,300.00
Bank stock.....	30,733.33	14,033.33	22,183.33
Railroad stock.....	84,950.00	87,500.00	81,010.00
Manufacturing stock.....	3,300.00	2,000.00	4,000.00
Miscellaneous stocks.....	47,560.00	41,300.00	43,500.00
Real estate by foreclosure.....	48,300.00	48,300.00	48,300.00
Cash on deposit in national banks...	24,880.15	24,880.15	24,880.15
Cash on hand.....	1,779.46	1,779.46	1,779.46
	<hr/> \$1,602,441.39	<hr/> \$1,594,886.39	<hr/> \$1,577,061.39

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 16, 1893, to May 9, 1894.

Gross earnings	\$92,356.82
Deduct interest paid out	\$2,196.21
Deduct expenses	7,290.11
Deduct state tax	14,015.39
Deduct western taxes	1,048.39
Deduct collections and foreclosure	1,446.89
Deduct premiums charged off	1,028.10
Deduct losses charged off	19,150.00
	<hr/> 46,175.09
Net earnings	\$46,181.73
From surplus	8,967.72
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Dividend, October, 1893	\$55,149.45
Surplus and interest, last examination	\$41,770.37
From surplus	8,967.72
	<hr/>
Surplus and interest, present examination	\$32,802.65

Incorporated 1867.

Examination May 9, 1894, by Alpheus W. Baker.

Treasurer's bond, \$100,000. Date of bond, May 10, 1892.

Clerk, Frank P. Andrews.

Annual compensation of treasurer, \$3,200.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$40,769.38; as surety, \$15,924.00.

Amount of deposits, \$1,469,258.74; increase since last examination, \$10,522.95.

Amount of deposits received since last examination, including dividends credited, \$374,677.05.

Amount of dividends declared since last examination, \$55,149.45.

Amount paid out on account of deposits since last examination, \$364,154.10.

Total amount loaned or invested in New Hampshire, \$564,856.84.

Total amount loaned or invested in New England, \$590,385.11.

Total amount loaned or invested out of New England, \$986,676.28.

Largest amount loaned to any individual, corporation, or company, \$30,000.

Number of single loans of \$1,000 or less to separate parties in the state, 130.

Total number of loans in the state, 241.

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK COUNTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Concord & Montreal, 4s.....	\$20,400.00	\$20,000.00	\$20,000.00
Atchison, Topeka & Santa Fe, 4s.....	19,760.00	26,000.00	24,180.00
Kansas Pacific, 6s.....	740.00	1,000.00	995.00
Atchison, Topeka & Santa Fe, Class A, 4s.....	4,185.00	15,500.00	4,895.00
Atchison, Topeka & Santa Fe, Class B, 4s.....	2,000.00	5,000.00	3,350.00
Union Pacific, 6s.....	4,760.00	7,000.00	7,000.00
Ottawa, Oswego & Fox River Valley, 8s.....	14,400.00	12,000.00	12,000.00
Brunswick & Chillicothe, 6s.....	16,500.00	15,000.00	14,945.00
Chicago, Milwaukee & St. Paul, 7s.....	6,600.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul, 6s.....	14,040.00	12,000.00	12,000.00
Jackson, Lansing & Saginaw, 5s.....	5,150.00	5,000.00	5,000.00
Cincinnati, Lebanon & Northern, 5s.....	2,000.00	2,000.00	2,000.00
Republican Valley, 6s.....	9,180.00	9,000.00	9,000.00
Chicago, Burlington & Quincy, 5s.....	10,400.00	10,000.00	10,000.00
Oregon Short Line & Utah North'n, 5s.....	2,150.00	5,000.00	4,600.00
Chicago, Burlington & Quincy, 7s.....	6,150.00	5,000.00	5,000.00
	\$138,415.00	\$154,500.00	\$139,965.00
COUNTY.			
Rio Grande, Col., 7s.....	\$5,250.00	\$5,000.00	\$5,000.00
Chehalis, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Kittitass, Wash., 6s.....	5,250.00	5,000.00	5,000.00
Miami, O., 6s.....	2,100.00	2,000.00	2,000.00
	\$17,750.00	\$17,000.00	\$17,000.00
CITY AND TOWN.			
East St. Louis, Ill., 5s.....	\$9,270.00	\$9,000.00	\$6,000.00
Cincinnati, Ohio, 7s.....	6,500.00	5,000.00	5,000.00
Rock Island, Ill., 6s.....	1,050.00	1,000.00	1,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Los Angeles, Cal., 5s.....	10,300.00	10,000.00	10,000.00
Kansas City, Mo., 8s.....	10,500.00	10,000.00	10,000.00
Marshalltown, Iowa, 8s.....	13,780.00	13,000.00	13,000.00
Minneapolis, Minn., 7s.....	2,440.00	2,000.00	2,000.00
Brookville, Kan., 10s.....	500.00	500.00	500.00
Lakeland, Minn., 7s.....	5,300.00	5,000.00	5,000.00
Walla Walla, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Ogden City, Utah, 6s.....	5,450.00	5,000.00	5,000.00
Superior, Wis., 6s.....	5,100.00	5,000.00	4,925.00
Topeka, Kan., 6s.....	7,501.28	7,501.28	7,501.28
Colorado Springs, Col., 6s.....	5,250.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	5,150.00	5,000.00	4,800.00
Ellensburg, Wash., 6s.....	6,000.00	6,000.00	6,000.00
Ogden City, Utah, 5s.....	5,300.00	5,000.00	4,875.00
Provo City, Utah, 6s.....	6,240.00	6,000.00	6,000.00
Woodland, Cal., 5s.....	5,100.00	5,000.00	5,000.00
Jersey City, N. J., 6s.....	1,020.00	1,000.00	1,000.00
Redlands, Cal., 6s.....	5,100.00	5,000.00	5,000.00
Astoria, Oregon, 6s.....	3,180.00	3,000.00	3,000.00
Boulder, Col., 5s.....	5,000.00	5,000.00	4,950.00
Salt Lake City, Utah, 5s.....	5,150.00	5,000.00	5,000.00
Chicago Sanitary District, Ill., 5s.....	5,250.00	5,000.00	5,000.00
Dayton, Wash., 6s.....	5,200.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
St. Louis, Mo., 6s.....	1,000.00	1,000.00	1,000.00
	\$157,931.28	\$150,001.28	\$146,551.28
SCHOOL DISTRICT.			
Arapahoe County, No. 2, Col., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
“ “ No. 5, Col., 6s.....	1,000.00	1,000.00	1,000.00
“ “ No. 17, Col., 5s.....	5,000.00	5,000.00	5,000.00
Kansas City, Kan., Board Educa'n, 5s.....	5,000.00	5,000.00	5,000.00
	\$16,000.00	\$16,000.00	\$16,000.00

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK COUNTY
SAVINGS BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Grand Forks Gas & Electric Co., N. Dak., 6s.....	\$5,000.00	\$5,000.00	\$4,950.00
Winfield Gas Co., 7s.....	5,000.00	5,000.00	5,000.00
Minneapolis Gas Light Co., 6s.....	5,250.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	10,000.00	10,000.00	10,000.00
Streator Aqueduct Co., 6s.....	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	4,500.00	5,000.00	5,000.00
Wakefield Water Co., Mass., 5s.....	10,000.00	10,000.00	9,425.00
Ann Arbor Water Co., Mich., 6s	5,000.00	5,000.00	5,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
National Water-Works Co., N. Y., 6s	5,000.00	5,000.00	4,900.00
Fort Plains Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Parsons Water Supply & Power Co., Kan., 6s.....	5,000.00	5,000.00	4,900.00
Danville Water Co., Ill., 6s.....	10,000.00	10,000.00	9,750.00
Crippen, Lawrence & Co., deb., 6s....	8,000.00	10,000.00	10,000.00
Davidson Investment Co., deb., 7s....	2,500.00	5,000.00	2,500.00
Central Loan & Land Co., deb., 6s....	10,000.00	10,000.00	9,950.00
Kansas Loan & Trust Co., deb., 6s....	5,000.00	5,000.00	4,975.00
New Hampshire Trust Co., deb., 6s....	8,000.00	10,000.00	8,000.00
Iowa Loan & Trust Co., deb., 5½s....	15,000.00	15,000.00	15,000.00
Metropolitan Ry. Co., Denver, 6s.....	5,000.00	5,000.00	5,000.00
Evansville Street Ry., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Globe Safety Deposit Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
East Hartford Water Co., Conn., 5s..	5,000.00	5,000.00	4,950.00
STOCKS.	\$158,250.00	\$165,000.00	\$159,300.00
BANK.			
Mechanicks National, Concord.....	\$8,000.00	\$5,000.00	\$8,000.00
First National, Concord.....	12,600.00	3,500.00	6,550.00
National State Capital, Concord.....	7,500.00	3,000.00	4,800.00
Second National, Nashua.....	2,200.00	2,200.00	2,400.00
New Hampshire National, Ports- mouth.....	433.33	333.33	433.33
	\$30,733.33	\$14,033.33	\$22,183.33
RAILROAD.			
Cincinnati, Lebanon & Northern.....	\$5,000.00	\$10,000.00	\$5,000.00
Concord & Montreal, Class 1.....	15,000.00	10,000.00	10,000.00
Fort Wayne & Jackson.....	7,700.00	7,000.00	4,780.00
Chicago & Alton.....	18,200.00	13,000.00	14,000.00
Chicago, Burlington & Quincy.....	35,100.00	45,000.00	44,730.00
Concord & Montreal, Class 4.....	3,950.00	2,500.00	2,500.00
	\$84,950.00	\$87,500.00	\$81,010.00
MANUFACTURING.			
Amoskeag Mfg. Co.....	\$3,300.00	\$2,000.00	\$4,000.00
MISCELLANEOUS.			
Quincy Railroad Bridge.....	\$21,710.00	\$13,000.00	\$17,000.00
Board of Trade Building, Concord...	17,500.00	17,500.00	17,500.00
Iowa Loan & Trust Co.....	6,250.00	5,000.00	5,000.00
Muscatine Mortgage & Trust Co.....	.....	3,000.00	1,500.00
Trust Co. of America, Kansas City...	2,100.00	2,800.00	2,500.00
	\$47,560.00	\$41,300.00	\$43,500.00

MERRIMACK RIVER SAVINGS BANK.—MANCHESTER.

FREDERICK SMYTH, *President*. FREDERICK SMYTH, *Treasurer*

Trustees—Frederick Smyth, David Cross, Francis B. Eaton, Charles H. Bartlett, Wm. F. Head, George W. Dodge, William Crane, Henry C. Sanderson, Thomas Wheat, J. Q. A. Eager, Freeman Higgins, John Porter, James F. Baldwin, Horatio Fradd, Arthur H. Hale, Josiah G. Dearborn, A. F. Emerson, Leonard G. Smith.

Investment Committee—Frederick Smyth, Arthur H. Hale, A. F. Emerson.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,653,601.04	\$2,653,601.04
Guaranty fund.....	170,000.00	170,000.00
Interest.....	53,257.08	53,257.08
Premium on bonds and stocks.....	196,772.63	
	\$3,073,630.75	\$2,876,858.12

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$340,014.06	\$340,014.06	\$340,014.06
Loans secured by western city mortgages.....	217,500.00	217,500.00	217,500.00
Loans secured by local real estate...	144,397.82	144,397.82	144,397.82
Loans on personal security.....	28,400.00	28,400.00	28,400.00
Loans on personal security (western).....	184,380.00	184,380.00	184,380.00
Loans on collateral security.....	39,094.76	39,094.76	39,094.76
Loans on collateral security (western).....	20,000.00	20,000.00	20,000.00
County, city, town, and district bonds.....	246,880.00	230,000.00	228,680.00
Railroad bonds.....	888,180.00	988,000.00	951,995.00
Miscellaneous bonds.....	82,000.00	88,000.00	87,400.00
Bank stock.....	162,824.00	110,800.00	110,607.50
Railroad stock.....	481,009.00	312,700.00	288,212.87
Manufacturing stock.....	5,730.00	3,600.00	2,955.00
Warrants.....	14,476.70	14,476.70	14,476.70
Real estate by foreclosure.....	196,918.64	196,918.64	196,918.64
Cash in hands of investing agents...	1,248.81	1,248.81	1,248.81
Cash on deposit in national banks...	20,576.96	20,576.96	20,576.96
	\$3,073,630.75	\$2,940,107.75	\$2,876,858.12

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 20, 1893, to April 5, 1894.

Gross earnings	\$178,123.38
Deduct interest paid out	\$11,735.31
Deduct expenses	11,966.91
Deduct state tax	29,458.22
Deduct western taxes	2,191.89
Deduct local taxes	95.80
Deduct premiums charged off	8,593.63
Deduct losses charged off	48,729.96
Deduct other items charged off	2,227.94
	<hr/>
	114,999.66
Net earnings	\$63,123.72
From surplus	46,926.33
	<hr/>
Dividend October, 1893	\$110,050.05
Surplus and interest last examination	\$100,183.41
From surplus	46,926.33
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Surplus and interest, present examination	\$53,257.08

Incorporated 1858.

Examination April 5, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$175,000. Date of bond, Nov. 1, 1889.

Clerks, A. F. Emerson, E. E. Smith.

Annual compensation of treasurer, \$5,580.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, nothing ; as surety, nothing.

Amount of deposits, \$2,653,601.04 ; decrease since last examination, \$353,635.58.

Amount of deposits received since last examination, including dividends credited, \$747,220.34.

Amount of dividends declared since last examination, \$110,050.05.

Amount paid out on account of deposits since last examination, \$1,100,855.92.

Total amount loaned or invested in New Hampshire, \$847,939.28.

Total amount loaned or invested in New England, \$885,244.91.

Total amount loaned or invested out of New England, \$1,991,613.21.

Largest amount loaned to any individual, corporation, or company, \$50,000.

Number of single loans of \$1,000 or less to separate parties in the state, 41.

Total number of loans in the state, 75.

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
James River Valley, 6s.....	\$19,400.00	\$20,000.00	\$20,000.00
Toledo, Ann Arbor & No. Michigan, 6s.....	15,500.00	25,000.00	22,000.00
Boston, Concord & Montreal, 6s.....	28,250.00	25,000.00	25,000.00
Chicago & Northwestern, 6s.....	58,000.00	50,000.00	50,000.00
Utah Southern, 7s.....	16,000.00	20,000.00	20,000.00
Kansas Pacific, 6s.....	7,400.00	10,000.00	10,000.00
Northern Pacific & Montana, 6s.....	18,750.00	25,000.00	24,525.00
Central Washington, 6s.....	225,000.00	300,000.00	297,305.00
Atchison, Topeka & Santa Fé, 5s.....	13,500.00	50,000.00	100,165.00
Atchison, Topeka & Santa Fé, 4s.....	60,200.00	80,000.00	
Concord & Montreal, 4s.....	198,900.00	195,000.00	195,000.00
Chicago, Milwaukee & St. Paul, H. & D. Div., 7s.....	127,000.00	100,000.00	100,000.00
Chicago, Milwaukee & St. Paul, So. W. Div., 6s.....	49,880.00	43,000.00	43,000.00
Chicago, Milwaukee & St. Paul, Wis. Val. Div., 6s.....	50,400.00	45,000.00	45,000.00
	\$888,180.00	\$988,000.00	\$951,995.00
COUNTY.			
Bernalillo, N. M., 6s.....	\$5,150.00	\$5,000.00	\$5,000.00
Montrose, Col., 6s.....	5,100.00	5,000.00	4,900.00
Saguache, Col., 7s.....	16,960.00	16,000.00	16,000.00
Weston, Wyo., 6s.....	8,160.00	8,000.00	7,920.00
	\$35,370.00	\$34,000.00	\$33,820.00
CITY AND TOWN.			
Manchester, 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
Minneapolis, Minn., 7s.....	7,320.00	6,000.00	5,400.00
Newport, Ky., 7 3-10s.....	60,950.00	53,000.00	52,760.00
Petersburg, Va., 5s.....	105,000.00	100,000.00	100,000.00
Canon City, Col., 7s.....	18,720.00	18,000.00	17,880.00
Superior, Wis., 6s.....	10,200.00	10,000.00	9,900.00
	\$203,190.00	\$188,000.00	\$186,940.00
SCHOOL DISTRICT.			
Moscow, Latah Co., No. 5, Idaho, 6s Independent.....	\$8,320.00	\$8,000.00	\$7,920.00
MISCELLANEOUS.			
Illinois Construction Co., 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Salina Water Works, Kan., 6s.....	10,000.00	10,000.00	9,800.00
Topeka Water Works, Kan., 6s.....	10,000.00	10,000.00	9,800.00
Sunny Side Co., Conn., 6s.....	25,000.00	25,000.00	25,000.00
Denver Consolidated Electric Co., Col., 6s.....	3,000.00	3,000.00	3,000.00
Crippen, Lawrence & Co., deb., 6s....	24,000.00	30,000.00	29,800.00
	\$82,000.00	\$88,000.00	\$87,400.00

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK RIVER
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
First National, Manchester.....	\$136,050.00	\$90,700.00	\$90,700.00
Amoskeag National, Manchester....	7,520.00	4,700.00	4,700.00
Peoples' National, Laconia.....	1,150.00	1,000.00	1,000.00
Laconia National, Laconia.....	2,400.00	2,000.00	2,000.00
Merchants' National, Manchester....	10,160.00	8,000.00	7,807.50
National Bank of Commonwealth, Boston.....	5,544.00	4,400.00	4,400.00
	\$162,824.00	\$110,800.00	\$110,607.50
RAILROAD.			
Manchester & Lawrence.....	\$25,942.00	\$10,900.00	\$10,900.00
Suncook Valley.....	18,000.00	15,000.00	15,000.00
Pemigewasset Valley.....	27,348.00	21,200.00	21,200.00
Northern, N. H.....	19,684.00	13,300.00	13,300.00
Fitchburg, preferred.....	5,893.00	8,300.00	7,905.13
Concord & Portsmouth.....	18,000.00	10,000.00	10,000.00
Concord & Montreal, class 1, pref....	3,150.00	2,100.00	2,100.00
“ “ “ 2.....	8,232.00	5,600.00	5,600.00
“ “ “ 3.....	37,338.00	25,400.00	25,400.00
“ “ “ 4.....	317,422.00	200,900.00	176,807.74
	\$481,009.00	\$312,700.00	\$288,212.87
MANUFACTURING.			
Amory Mfg. Co., Manchester.....	\$780.00	\$600.00	\$400.00
Amoskeag Mfg. Co., Manchester....	4,950.00	3,000.00	2,555.00
	\$5,730.00	\$3,600.00	\$2,955.00

MILFORD SAVINGS BANK.—MILFORD.

WM. H. W. HINDS, *President*. WM. M. KNOWLTON, *Treasurer*.

Trustees—John E. Bruce, John Haddock, William H. W. Hinds, John McLane, William M. Knowlton, George E. Clarke, Carl E. Knight, James E. Webster, Frank Hartshorn, Frank W. Richardson, Henry H. Barber, Francis W. French, Oliver H. Foster.

Investment Committee—William H. W. Hinds, William M. Knowlton, Carl E. Knight, John McLane, Frank W. Richardson.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,078,954.43		\$1,078,954.43
Guaranty fund.....	21,000.00		21,000.00
Interest	19,811.42		19,811.42
	\$1,119,765.85		
Premium on bonds and stocks im- paired.....	9,549.00		
	\$1,110,216.85		\$1,119,765.85

Resources.

	Market Value June 27, 1893.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$326,393.51	\$326,393.51	\$326,393.51
Loans secured by western city mortgages.....	103,900.00	103,900.00	103,900.00
Loans secured by local real estate...	95,255.00	95,255.00	95,255.00
Loans on collateral security.....	600.00	600.00	600.00
County, city, town, and district bonds.....	224,186.00	227,700.00	221,700.00
Railroad bonds.....	2,120.00	2,000.00	2,000.00
Miscellaneous bonds.....	155,700.00	170,000.00	166,500.00
Bank stock.....	31,570.00	30,700.00	30,700.00
Miscellaneous stocks.....	13,175.00	15,400.00	15,400.00
Warrants.....	6,306.44	6,306.44	6,306.44
Real estate by foreclosure.....	133,528.88	133,528.88	133,528.88
Real estate purchased.....	3,000.00	3,000.00	3,000.00
Cash on deposit in national banks....	13,773.55	13,773.55	13,773.55
Cash on hand.....	708.47	708.47	708.47
	\$1,110,216.85	\$1,129,265.85	\$1,119,765.85

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 9, 1893, to May 23, 1894.

Gross earnings	\$67,672.93
Deduct interest paid out	\$1,416.95
Deduct expenses	3,790.79
Deduct state tax	12,004.60
Deduct western taxes	3,284.03
Deduct local taxes	73.64
Deduct foreclosure expenses	9,299.83
*Deduct losses charged off	1,858.75
	<hr/>
	31,728.59
Net earnings	\$35,944.34
From surplus	6,120.07
	<hr/>
Dividend July, 1893, and January, 1894	\$42,064.41
Surplus and interest, last examination	\$25,931.49
From surplus	6,120.07
	<hr/>
Surplus and interest, present examination	\$19,811.42

Incorporated 1859.

Examination May 23, 1894, by Alpheus W. Baker.

Treasurer's bond, \$85,000. Date of bond, April 6, 1892.

Clerk, W. A. Guild.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$1,078,954.43; decrease since last examination, \$178,124.68.

Amount of deposits received since last examination, including dividends credited, \$183,634.74.

Amount of dividends declared since last examination, \$42,064.41.

Amount paid out on account of deposits since last examination, \$361,759.42.

Total amount loaned or invested in New Hampshire, \$137,637.02.

Total amount loaned or invested in New England, \$137,637.02.

Total amount loaned or invested out of New England, \$982,128.83.

Largest amount loaned to any individual, corporation, or company, \$20,000.00.

Number of single loans of \$1,000 or less to separate parties in the state, 67.

Total number of loans in the state, 94.

* \$29,000 charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
North Missouri, 7s.....	\$2,120.00	\$2,000.00	\$2,000.00
COUNTY.			
San Miguel, N. M., 6s.....	\$5,100.00	\$5,000.00	\$5,000.00
Rush, Kansas, 6s.....	3,000.00	3,000.00	3,000.00
Polk, Neb., 10s.....	5,500.00	5,000.00	5,000.00
Todd, Minn., 7s.....	5,300.00	5,000.00	5,000.00
San Miguel, N. M., 10s.....	5,000.00	5,000.00	5,000.00
Socorro, N. M., 6s.....	19,570.00	19,000.00	19,000.00
Sierra, N. M., 6s.....	3,090.00	3,000.00	3,000.00
Dawson, Kan., 7s.....	5,350.00	5,000.00	5,000.00
Kingman, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Laramie, Wyo, 6s.....	5,150.00	5,000.00	5,000.00
Bernalillo, N. M., 7s.....	5,400.00	5,000.00	5,000.00
Grant, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Ouray, Col., 8s.....	5,250.00	5,000.00	5,000.00
Chaves, N. M., 6s.....	5,200.00	5,000.00	5,000.00
Logan, Oklahoma, 6s.....	5,000.00	5,000.00	5,000.00
	\$93,260.00	\$90,000.00	\$90,000.00
CITY AND TOWN.			
Keokuk, Iowa, 6s.....	\$3,000.00	\$3,000.00	\$3,000.00
Warsaw, Ill., 6s.....	1,500.00	1,500.00	1,500.00
Cherryvale, Kan., 7s.....	8,230.00	8,000.00	8,000.00
Wichita, Kan., 6s.....	5,050.00	5,000.00	5,000.00
Arkansas City, Kan., 6s.....	3,090.00	3,000.00	3,000.00
Wellington, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Evansville, Ind., 4s.....	9,000.00	9,000.00	9,000.00
Watertown, So. Dak., 6s.....	5,150.00	5,000.00	5,000.00
Dublin, Iowa, 6s.....	2,000.00	12,000.00	6,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Grand Forks, So. Dak., 6s.....	5,200.00	5,000.00	5,000.00
Riley, Ohio, 6s.....	5,100.00	5,000.00	5,000.00
Sumner, Kan., 7s.....	2,080.00	2,000.00	2,000.00
Le Roy, Kan., 6s.....	7,931.00	7,700.00	7,700.00
Spring Creek, Kan., 6s.....	1,545.00	1,500.00	1,500.00
Union, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Centre Kan., 5s.....	1,000.00	1,000.00	1,000.00
Toronto, Kan., 7s.....	3,640.00	3,500.00	3,500.00
South Haven, Kan., 6s.....	10,400.00	10,000.00	10,000.00
Belle Plain, Kan., 6s.....	5,100.00	5,000.00	5,000.00
Centreville, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,600.00	5,000.00	5,000.00
Deadwood, So. Dak., 6s.....	5,100.00	5,000.00	5,000.00
West Duluth, Minn., 7s.....	8,000.00	8,000.00	8,000.00
	\$118,366.00	\$125,200.00	\$119,200.00

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.			
McPherson County, No. 20, Kan., 6s..	\$2,500.00	\$2,500.00	\$2,500.00
Montgomery County, No. 5, Kan., 6s.	1,000.00	1,000.00	1,000.00
Bent County, No. 11, Col., 8s.....	2,060.00	2,000.00	2,000.00
Butler County, No. 71, Neb., 5s.....	4,000.00	4,000.00	4,000.00
Las Animas, No. 1, Col., 6s.....	3,000.00	3,000.00	3,000.00
	\$12,560.00	\$12,500.00	\$12,500.00
MISCELLANEOUS.			
Burlington Electric Lighting Co., Iowa, 6s.....	\$4,000.00	\$4,000.00	\$4,000.00
Omaha Water-Works, Neb., 6s.....	10,000.00	10,000.00	10,000.00
Topeka Water Supply Co., 6s.....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s...	24,000.00	30,000.00	30,000.00
St. Cloud Gas & Electric Co., 7s.....	5,000.00	5,000.00	5,000.00
Davidson Investment Co., deb., 7s...	3,500.00	7,000.00	3,500.00
Winfield Mortgage & Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Newark & Granville Electric Street Railway, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Dallas Rapid Transit Railway Co., 6s	3,750.00	5,000.00	5,000.00
Nashua Card & Glazed Paper Co., 6s	5,250.00	5,000.00	5,000.00
Newton Water Co., Kan., 6s.....	4,000.00	6,000.00	6,000.00
Owensborough Water Co., Ky., 6s...	5,000.00	5,000.00	5,000.00
Kearney Canal & Water Supply Co., Neb., 6s.....	10,000.00	10,000.00	10,000.00
Red Oak Investment Co., deb., 5s.....	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	4,500.00	5,000.00	5,000.00
Fairfield Gas & Electric Co., Iowa, 6s	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., Dak., 6s.....	6,000.00	6,000.00	6,000.00
Bessemer Ditch Co., Col., 7s.....	4,500.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, 6s.....	5,000.00	5,000.00	5,000.00
Fort Madison Water Co., Iowa, 6s...	5,000.00	5,000.00	5,000.00
Des Moines Water Co., Iowa, 6s.....	4,000.00	5,000.00	5,000.00
Charleston Gas & Electric Co., W. Va., 6s.....	10,000.00	10,000.00	10,000.00
Minneapolis Street Railway Co., Minn., 5s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Railway Co., Utah, 6s	10,200.00	10,000.00	10,000.00
Metropolitan Railway Co., Den- ver, 6s.....	5,000.00	5,000.00	5,000.00
	\$155,700.00	\$170,000.00	\$166,500.00
STOCKS.			
BANK.			
Manufacturers' National, Leaven- worth, Kan.....	\$2,500.00	\$2,500.00	\$2,500.00
Souhegan National, Milford.....	20,570.00	18,700.00	18,700.00
National, Ashland, Neb.....	2,500.00	2,500.00	2,500.00
North Platte National, Neb.....	1,000.00	2,000.00	2,000.00
Globe Savings Bank, Chicago.....	5,000.00	5,000.00	5,000.00
	\$31,570.00	\$30,700.00	\$30,700.00

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Nebraska Loan & Trust Co.....	\$2,500.00	\$2,500.00	\$2,500.00
Trust Company of America, Kansas City.....	2,175.00	2,900.00	2,900.00
Red Oak Investment Co.....	5,000.00	5,000.00	5,000.00
Wichita Loan & Trust Co.....	1,000.00	2,500.00	2,500.00
New England Loan & Trust Co., preferred.....	2,500.00	2,500.00	2,500.00
	\$13,175.00	\$15,400.00	\$15,400.00

MONADNOCK SAVINGS BANK.—EAST JAFFREY.

OSCAR H. BRADLEY, *President*.PETER UPTON, *Treasurer*.

Trustees—Oscar H. Bradley, Benjamin Pierce, John B. Shedd, Alfred Sawyer, Derostus P. Emory, Warren W. Emory, Alvin J. Bemis, Julius E. Prescott, Ezra S. Stearns, Calvin B. Perry, Rodney A. Hubbard, Cornelius W. Warren, Thomas Annett.

Investment Committee—Oscar H. Bradley, Peter Upton, Benjamin Pierce, John B. Shedd, Derostus P. Emory.

STATEMENT.

Liabilities.

Amount due depositors.....	\$627,104.74		\$627,104.74
Guaranty fund.....	19,651.59		19,651.59
Interest.....	8,646.38		8,646.38
Premium on bonds and stocks.....	6,530.08		
	\$661,932.79		\$655,402.71

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$107,388.46	\$107,388.46	\$107,388.46
Loans secured by western city mortgages.....	141,969.47	141,969.47	141,969.47
Loans secured by local real estate...	88,043.61	88,043.61	88,043.61
Loans on personal security.....	8,307.00	8,307.00	8,307.00
Loans on collateral security.....	65,600.00	65,600.00	65,600.00
Loans on collateral security (western).....	8,950.00	8,950.00	8,950.00
County, city, town, and district bonds.....	83,320.00	80,000.00	79,230.00
Railroad bonds.....	34,620.00	36,500.00	34,247.30
Miscellaneous bonds.....	55,400.00	56,200.00	55,400.00
Bank stock.....	15,680.00	11,200.00	14,362.62
Miscellaneous stocks.....	5,750.00	5,000.00	5,000.00
Real estate by foreclosure.....	41,230.00	41,230.00	41,230.00
Real estate purchased: bank building.....	1,850.00	1,850.00	1,850.00
Cash on deposit in national banks...	3,824.25	3,824.25	3,824.25
	\$661,932.79	\$656,062.79	\$655,402.71

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 9, 1893, to May 16, 1894.

Gross earnings	\$34,188.92
Transferred from guaranty fund	13,591.05
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	\$47,779.97
Deduct interest paid out	\$460.53
Deduct expenses	2,095.73
Deduct state tax	6,244.49
Deduct foreclosure expenses	1,789.75
Deduct premiums charged off	315.10
Deduct losses charged off	13,591.05
Carried to guaranty fund	1,374.19
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	25,870.84
	<hr/>
Net earnings	\$21,909.13
From surplus	3,468.22
	<hr/>
Dividends July, 1893, and January, 1894	\$25,377.35
Surplus and interest, last examination	\$12,114.60
From surplus	3,468.22
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Surplus and interest, present examination	\$8,646.38

Incorporated 1869.

Examination May 16, 1894, by Alpheus W. Baker.

Treasurer's bond, \$55,000. Date of bond, various dates.

Clerk, Mrs. Lana M. Rich.

Annual compensation of treasurer, \$1,300.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$627,104.74; decrease since last examination, \$26,757.84.

Amount of deposits received since last examination, including dividends credited, \$82,054.65.

Amount of dividends declared since last examination, \$25,377.35.

Amount paid out on account of deposits since last examination, \$108,808.67.

Total amount loaned or invested in New Hampshire, \$195,487.48.

Total amount loaned or invested in New England, \$212,931.23.

Total amount loaned or invested out of New England, \$442,471.48.

Largest amount loaned to any individual, corporation, or company, \$50,000.

Number of single loans of \$1,000 or less to separate parties in the state, 89.

Total number of loans in the state, 117.

SCHEDULE OF BONDS AND STOCKS OF THE MONADNOCK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Oregon Ry. & Navigation Co., 6s.....	\$3,060.00	\$3,000.00	\$2,977.50
Fitchburg, Mass., 6s.....	5,200.00	5,000 00	5,243.75
Cheshire, 6s.....	14,580.00	13,500.00	13,500.00
Kansas Pacific, 6s.....	1,480.00	2,000.00	1,952.30
Oregon Improvement Co., 6s.....	2,840.00	3,000.00	2,973.75
New York & New England, 6s.....	5,150.00	5,000.00	5,000.00
Cashcocton Southern, 5s.....	1,500.00	2,000.00	1,600.00
Atchison, Topeka & Santa Fe, 5s.....	810.00	3,000.00	1,000.00
	\$34,620.00	\$36,500.00	\$34,247.30
COUNTY.			
Summit, Col., 7s.....	\$1,040.00	\$1,000.00	\$1,000.00
Montrose, Col., 6s.....	10,200.00	10 000.00	9,200.00
Pitkin, Col., 6s.....	4,120.00	4,000.00	4,000.00
San Miguel, N. M., 6s.....	4,080.00	4,000.00	4,000.00
	\$19,440.00	\$19,000.00	\$18,200.00
CITY AND TOWN.			
Muskegon, Mich., 8s.....	\$1,120.00	\$1,000.00	\$1,000.00
Washington, Ind., 8s.....	1,060.00	1,000.00	1,030.00
Plum Creek, Neb., 7s.....	1,000.00	1,000.00	1,000.00
Wahpeton, Dak., 8s.....	3,150.00	3,000.00	3,000.00
Dunkirk, N. Y., 7s.....	1,100 00	1,000.00	1,000.00
Las Animas, Col., 8s.....	5,450.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Central City, Col., 7s.....	5,300.00	5,000.00	5,000.00
Argentine, Kan., 6s.....	3,060.00	3,000.00	3,000.00
Clinton, Iowa, 6s.....	10,200.00	10,000.00	10,000.00
Snohomish, Wash., 6s.....	5,250.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Aberdeen, Wash., 6s.....	2,060.00	2,000.00	2,000.00
Fresno, Cal., 6s.....	5,200.00	5,000.00	5,000.00
Vallejo, Cal., 6s.....	3,090.00	3,000.00	3,000.00
	\$57,840.00	\$55,000.00	\$55,030.00
SCHOOL DISTRICT.			
Huron Board of Educat'n, So. Dak., 6s	\$5,000.00	\$5,000.00	\$5,000.00
Lewellyn Park, Dak., 7s.....	416.00	400.00	400.00
Pleasant Valley, Dak., 7s.....	624.00	600.00	600.00
	\$6,040.00	\$6,000.00	\$6,000.00
MISCELLANEOUS.			
Ottumwa Water Co., Iowa, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
National Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
St. Cloud Gas & Electric Co., Minn., 7s	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Electric Light Co., Mo., 6s.....	5,000.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	6,000.00	6,000.00	6,000.00
New Hampshire Trust Co., deb., 6s..	3,200.00	4,000.00	3,200.00
The Electric Co., Manchester, 6s.....	5,000.00	5,000.00	5,000.00
Evansville Street Railway, Ind., 6s...	4,000.00	4,000.00	4,000.00
National Cordage Co., Boston, 8s....	7,200.00	7,200.00	7,200.00
	\$55,400.00	\$56,200.00	\$55,400.00

SCHEDULE OF BONDS AND STOCKS OF THE MONADNOCK SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Monadnock National, East Jaffrey..	\$7,680.00	\$6,400.00	\$8,262.62
First National, Peterborough.....	420.00	300.00	384.00
Cheshire National, Keene.....	3,520.00	2,200.00	2,731.00
Keene National, Keene.....	2,860.00	1,300.00	1,690.00
Connecticut River National, Charles- town.....	1,200.00	1,000.00	1,295.00
	<u>\$15,680.00</u>	<u>\$11,200.00</u>	<u>\$14,362.62</u>
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$5,750.00	\$5,000.00	\$5,000.00

NASHUA SAVINGS BANK.—NASHUA.

WILLIAM W. BAILEY, *President*. VIRGIL C. GILMAN, *Treasurer*.

Trustees—William W. Bailey, Augustus G. Reed, Charles H. Campbell, Virgil C. Gilman, Gilman C. Shattuck, Joseph W. Howard, William H. Beasom, George F. Andrews, J. F. Stark.

Investment Committee—Gilman C. Shattuck, George F. Andrews, Wm. H. Beasom.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,666,713.93	\$2,666,713.93
Guaranty fund.....	130,000.00	130,000.00
Interest.....	66,469.06	66,469.06
Due other banks.....	50,000.00	50,000.00
Premium on bonds and stocks.....	85,762.11	
	\$2,998,945.10	\$2,913,182.99

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$358,520.20	\$358,520.20	\$358,520.20
Loans secured by western city mortgages.....	105,463.00	105,463.00	105,463.00
Loans secured by local real estate...	186,661.32	186,661.32	186,661.32
Loans on personal security.....	24,849.32	24,849.32	24,849.32
Loans on personal security (western).....	56,550.20	56,550.20	56,550.20
Loans on collateral security.....	67,455.66	67,455.66	67,455.66
Loans on collateral security (western).....	143,388.11	143,388.11	143,388.11
County, city, town, and district bonds.....	129,230.00	124,430.00	124,430.00
Railroad bonds.....	152,640.00	153,000.00	141,631.25
Miscellaneous bonds.....	536,569.96	585,319.96	560,177.87
Bank stock.....	364,720.00	344,820.00	336,560.00
Railroad stock.....	124,128.00	208,800.00	180,616.67
Manufacturing stock.....	19,720.00	21,000.00	20,262.50
Miscellaneous stocks.....	454,743.27	358,596.54	332,310.83
Warrants.....	7,136.15	7,136.15	7,136.15
Real estate by foreclosure.....	259,597.96	259,597.96	259,597.96
Cash in hands of investing agents...	711.76	711.76	711.76
Cash on deposit in national banks...	5,053.02	5,053.02	5,053.02
Cash on hand.....	1,807.17	1,807.17	1,807.17
	\$2,998,945.10	\$3,013,160.37	\$2,913,182.99

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 24, 1893, to September 5, 1894.

Gross earnings	\$303,486.57
Transferred from guaranty fund	70,000.00

\$373,486.57

Deduct interest paid out	\$20,337.40
Deduct expenses	11,420.04
Deduct state tax	32,599.22
Deduct foreclosure expenses and taxes	48,269.48
Deduct losses charged off	72,550.00
Deduct items charged off	11,670.42
Reduction book value stocks and bonds	22,000.00
	<hr/>
	218,846.56

Net earnings	\$154,640.01
Dividend December, 1893	116,104.18

To surplus \$38,535.83

Surplus and interest, last examination	\$27,933.23
Increase	38,535.83

Surplus and interest, present examination . . . \$66,469.06

Incorporated 1854.

Examination Sept. 5, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$100,000. Date of bond, Feb. 1, 1892.

Clerks, Geo. F. Andrews, W. T. Bailey, M. M. Woodman, A. M. Carlton.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerks, \$3,700.

Indebtedness of trustees as principal, \$4,600; as surety, \$4,000.

Amount of deposits, \$2,666,713.93; decrease since last examination, \$618,090.28.

Amount of deposits received since last examination, including dividends credited, \$456,198.78.

Amount of dividends declared since last examination, \$116,104.18.

Amount paid out on account of deposits since last examination, \$1,074,289.06.

Total amount loaned or invested in New Hampshire, \$484,754.97.

Total amount loaned or invested in New England, \$543,599.83.

Total amount loaned or invested out of New England, \$2,369,583.16.

Largest amount loaned to any individual, corporation, or company, \$17,000.

Number of single loans of \$1,000 or less to separate parties in the state, 105.

Total number of loans in the state, 189.

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 4s....	\$22,500.00	\$25,000.00	\$25,000.00
Morris & Essex, 7s.....	19,460.00	14,000.00	14,000.00
Holly, Wayne & Monroe, 8s.....	11,600.00	10,000.00	10,000.00
Columbus & Toledo, 7s.....	11,600.00	10,000.00	10,000.00
Minneapolis & Duluth, 7s.....	11,200.00	10,000.00	10,000.00
Terre Haute & Southeastern, 7s.....	11,200.00	10,000.00	10,000.00
Minneapolis & St. Louis, 7s.....	11,000.00	10,000.00	10,000.00
Chicago, Milwaukee & St. Paul, 7s...	13,200.00	10,000.00	10,000.00
Ohio & West Virginia, 7s.....	11,400.00	10,000.00	10,000.00
Port Royal & Augusta, 6s.....	5,000.00	5,000.00	5,000.00
Oregon Railway & Navigation Co., 6s	5,100.00	5,000.00	5,000.00
Northern Pacific Terminal, 6s.....	2,000.00	2,000.00	2,000.00
Brunswick & Chillicothe, 6s.....	2,200.00	2,000.00	2,000.00
Cincinnati, Lebanon & Northern, 5s..	5,000.00	5,000.00	5,000.00
Atchison, Topeka & Santa Fe, 5s....	9,800.00	24,500.00	13,631.25
Atchison, Topeka & Santa Fe, 4s.....	380.00	500.00	
	\$152,640.00	\$153,000.00	\$141,631.25
COUNTY.			
Kingman, Kan., 6s.....	\$6,200.00	\$6,200.00	\$6,200.00
Leavenworth, Kan., 6s.....	2,240.00	2,000.00	2,000.00
Clay, Minn., 7s.....	7,630.00	7,000.00	7,000.00
Dawson, Mont., 7s.....	10,700.00	10,000.00	10,000.00
Dickey, Dak., 8s.....	3,000.00	3,000.00	3,000.00
Pitkin, Col., 6s.....	10,300.00	10,000.00	10,000.00
Pratt, Kan., 6s.....	20,000.00	20,000.00	20,000.00
	\$60,070.00	\$58,200.00	\$58,200.00
CITY AND TOWN.			
Muscatine, Iowa, 6s.....	\$5,300.00	\$5,000.00	\$5,000.00
Moorhead, Minn., 7s.....	5,500.00	5,000.00	5,000.00
Fort Worth, Texas, 7s.....	5,450.00	5,000.00	5,000.00
Fargo, N. Dak., 7s.....	5,350.00	5,000.00	5,000.00
Atlanta, Kan., 7s.....	11,000.00	11,000.00	11,000.00
Union, Kan., 7s.....	5,000.00	5,000.00	5,000.00
Millbank, Dak., 7s.....	6,300.00	6,000.00	6,000.00
Valley Township, Kan., 7s...	3,930.00	3,930.00	3,930.00
Glenwood Springs, Col., 8s.....	10,700.00	10,000.00	10,000.00
	\$58,530.00	\$55,930.00	\$55,930.00
SCHOOL DISTRICT.			
Sauk Centre, Minn., 7s.....	\$3,120.00	\$3,000.00	\$3,000.00
Clinton, Dak., 7s.....	1,040.00	1,000.00	1,000.00
Deuel County, No. 59, Dak., 8s.....	520.00	500.00	500.00
Deuel & Coddington, No. 35, Dak., 8s	520.00	500.00	500.00
Grant Centre, Dak., 8s.....	210.00	200.00	200.00
Wichita, Kan., 5s.....	2,000.00	2,000.00	2,000.00
Adams, Dak., 7s.....	728.00	700.00	700.00
La Delle, Dak., 7s.....	2,080.00	2,000.00	2,000.00
Richardson County, No. 102, Neb., 7s	412.00	400.00	400.00
	\$10,630.00	\$10,300.00	\$10,300.00
MISCELLANEOUS.			
Belleville Water Works, Ill., 6s.....	\$4,000.00	\$5,000.00	\$5,000.00
Charleston Water Works, W. Va., 6s	10,000.00	10,000.00	10,000.00
Larned Water Works, Kan., 6s.....	7,500.00	10,000.00	10,000.00
Wahpeton Water Works, Dak., 6s....	4,819.96	4,819.96	4,194.96
Kingman Water & Power Co., Kan., 6s	2,000.00	5,000.00	5,000.00
Amount carried forward.....	\$28,319.96	\$34,819.96	\$34,194.96

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$28,319.96	\$34,819.96	\$34,194.96
Capital City Water Works, Ala., 6s..	3,000.00	3,000.00	3,000.00
Pekin Water Works, Ill., 6s.....	10,000.00	10,000.00	10,000.00
Wellington Water Works, Kan., 6s...	8,000.00	8,000.00	8,000.00
Denver Water Works, Col., 7s.....	6,000.00	6,500.00	6,500.00
New England Mort. Security Co., Mass., deb., 6s.....	25,000.00	25,000.00	25,000.00
Burlington Electric Lighting Co., Iowa, 6s.....	20,000.00	20,000.00	20,000.00
Sedalia Gas Co., Mo., 7s.....	7,500.00	7,500.00	7,500.00
Parsons Water Supply & Power Co., Kan., 6s.....	30,000.00	30,000.00	30,000.00
Omaha Water Works, Neb., 6s.....	13,500.00	15,000.00	15,000.00
Tiffin Water Works, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Winfield Water Works, Kan., 4s.....	25,000.00	25,000.00	24,550.00
Leavenworth & Fort Leavenworth Water Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Southern Kansas Water Co., Inde- pendence, 7s.....	5,000.00	5,000.00	5,000.00
Eldorado Water Works, Kan., 6s....	15,000.00	15,000.00	14,700.00
Randolph Water Works, Mo., 6s.....	10,000.00	10,000.00	10,000.00
Owego Water Works, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Knoxville Water Works, Tenn., 6s...	5,000.00	5,000.00	5,000.00
Fort Plain Water Works, N. Y., 6s...	5,000.00	5,000.00	5,000.00
Oregon Improvement Co., 6s.....	5,000.00	5,000.00	5,000.00
La Mars Gas Co., Iowa, 7s.....	2,500.00	5,000.00	5,000.00
United Brass Co., 6s.....	15,000.00	15,000.00	15,000.00
Spearsville Bridge, Kan., 7s.....	5,000.00	5,000.00	5,000.00
Red Oaks Gas Co., Iowa, 6s.....	6,000.00	6,000.00	5,400.00
Sioux City Gas Light Co., Iowa, 7s...	3,150.00	3,000.00	3,000.00
Hastings Gas Light Co., Minn., 6s...	7,000.00	7,000.00	7,000.00
Muscatine Mortgage & Trust Co., Iowa, deb., 6s.....	10,000.00	10,000.00	10,000.00
Winfield Gas Co., Kan., 7s.....	10,000.00	10,000.00	10,000.00
Winfield Gas Co., Kan., 6s.....	5,000.00	5,000.00	4,875.00
Northwestern Trust Co., Dak., deb., 6s	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., deb., 6s..	3,500.00	3,500.00	3,480.00
Standard Cement Co., N. J., 7s.....	1,000.00	2,000.00	2,000.00
Internat'l Loan & Trust Co., deb., 6s	5,000.00	5,000.00	5,000.00
Dakota Loan & Trust Co., deb., 7s...	3,000.00	3,000.00	3,000.00
Davidson Investment Co., deb., 7s...	6,000.00	20,000.00	19,727.91
Burton Stock Car Co., Kan., 8s.....	9,000.00	10,000.00	9,300.00
Newark & Granville Electric Street Railway Co., 6s.....	5,000.00	5,000.00	4,750.00
Kansas Loan & Trust Co., deb., 6s...	5,000.00	5,000.00	5,000.00
Wichita Union Stock Yards, Kan., 7s	10,000.00	10,000.00	10,000.00
Nashua Card & Glazed Paper Co., 6s	10,500.00	10,000.00	10,000.00
Waterloo Gas & Electric Co., Ill., 6s	15,000.00	15,000.00	13,950.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
Bessemer Ditch Co., Col., 7s.....	3,600.00	4,000.00	4,000.00
Fairfield Gas & Electric Co., Iowa, 6s	10,000.00	10,000.00	10,000.00
Plattsmouth Gas & Electric Light Co., Neb., 6s.....	10,000.00	10,000.00	10,000.00
Colorado Springs Rapid Transit Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Houston Street Railway Co., Texas, 6s	7,500.00	10,000.00	10,000.00
Fremont Gas & Electric Light Co., Neb., 6s.....	10,000.00	10,000.00	9,800.00
People's Gas & Electric Co., Chilli- cothe, Mo., 6s.....	5,000.00	5,000.00	5,000.00
Idaho Canal Co., 7s.....	10,000.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	\$439,069.96	\$488,319.96	\$483,727.87

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$459,069.96	\$488,319.96	\$483,727.87
Western Irrigation & Land Co., Kan., 7s.....	5,000.00	5,000.00	4,950.00
Globe Safety Deposit Co., Chicago, 6s	4,000.00	4,000.00	4,000.00
Duluth Street Railway Co., Minn., 5s	10,000.00	10,000.00	9,000.00
Wichita Electric Railway & Light Co., 3s.....	58,500.00	78,000.00	58,500.00
	\$536,569.96	\$585,319.96	\$560,177.87
<i>STOCKS.</i>			
<i>BANK.</i>			
National Bank of Commerce, N. Y...	\$18,000.00	\$10,000.00	\$10,000.00
Fourth National, N. Y.....	49,000.00	25,000.00	25,000.00
Merchants' National, N. Y.....	28,200.00	20,000.00	20,000.00
National Bank of the Republic, N. Y.	16,500.00	10,000.00	10,000.00
Bank of the State of New York.....	5,250.00	5,000.00	5,000.00
St. Nicholas, N. Y.....	.....	10,000.00	10,000.00
National Bank of No. America, N. Y.	14,000.00	7,000.00	7,000.00
Pacific, N. Y.....	8,500.00	5,000.00	5,000.00
Central National, N. Y.....	6,000.00	5,000.00	5,000.00
Metropolitan National, N. Y.....	120.00	680.00	680.00
National Park, N. Y.....	2,750.00	1,000.00	1,000.00
Western National, N. Y.....	5,500.00	5,000.00	5,000.00
Boston National.....	4,850.00	5,000.00	5,000.00
Elliott National, Boston.....	13,000.00	10,000.00	10,000.00
National Bank of North America, Boston.....	11,900.00	10,000.00	10,000.00
National Bank of Republic, Boston..	11,250.00	7,500.00	7,500.00
Indian Head National, Nashua.....	7,250.00	4,640.00	4,640.00
First National, Nashua.....	5,500.00	5,000.00	5,000.00
Second National, Nashua.....	10,000.00	10,000.00	10,000.00
Globe Savings Bank, Chicago.....	20,000.00	20,000.00	20,000.00
Merchants' National, Kansas City...	19,000.00	38,000.00	30,000.00
National, Kansas City, Mo.....	12,000.00	16,000.00	16,000.00
First National, Winfield, Kan.....	8,000.00	8,000.00	8,000.00
Sioux National, Sioux City, Iowa....	16,000.00	20,000.00	20,000.00
Des Moines National, Iowa.....	5,525.00	7,500.00	7,500.00
Clark County, Osceola, Iowa.....	12,200.00	14,000.00	13,740.00
Central National, Topeka, Kan.....	5,000.00	5,000.00	5,000.00
Kansas National, Topeka.....	1,800.00	3,000.00	3,000.00
First National, Junction City, Kan...	10,000.00	10,000.00	10,000.00
First National, Grant, Neb.....	2,500.00	5,000.00	5,000.00
First National, Alliance, Neb.....	3,750.00	5,000.00	5,000.00
National, Ashland, Neb.....	3,750.00	5,000.00	5,000.00
North Platte National, Neb.....	2,500.00	5,000.00	5,000.00
First National, Ravenna, Neb.....	3,750.00	5,000.00	5,000.00
American Savings Bank, Omaha, Neb	1,875.00	2,500.00	2,500.00
St. Louis National, Mo.....	10,500.00	10,000.00	10,000.00
Trinidad National, Col.....	5,000.00	5,000.00	5,000.00
Helena National, Mont.....	4,000.00	5,000.00	5,000.00
	\$364,720.00	\$344,820.00	\$336,560.00
<i>RAILROAD.</i>			
Chicago, Burlington & Quincy.....	\$10,218.00	\$13,100.00	\$13,100.00
Chicago & Alton, common.....	42,000.00	30,000.00	30,000.00
Eel River.....	19,040.00	47,600.00	44,200.00
Union Pacific.....	2,200.00	20,000.00	5,000.00
Detroit, Hillsdale & Southwestern...	9,200.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	\$82,658.00	\$120,700.00	\$102,300.00

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books
<i>RAILROAD.—Continued.</i>			
<i>Amount brought forward.....</i>	\$82,658.00	\$120,700.00	\$102,300.00
Chicago, St. Paul, Minn. & Omaha, preferred.....	5,650.00	5,000.00	5,000.00
Oregon Railway & Navigation Co....	1,650.00	15,000.00	10,930.00
Cincinnati, Lebanon & Northern.....	20,000.00	40,000.00	35,000.00
Chicago, Rock Island & Pacific.....	2,070.00	3,000.00	3,000.00
Flint & Pere Marquette, preferred...	7,000.00	20,000.00	19,286.67
Pennsylvania	5,100.00	5,100.00	5,100.00
	\$124,128.00	\$208,800.00	\$180,616.67
<i>MANUFACTURING.</i>			
Nashua Manufacturing Co.....	\$4,800.00	\$5,000.00	\$5,000.00
Jackson Co., Nashua.....	5,520.00	6,000.00	5,512.50
Page Belting Co., Concord, preferred	5,000.00	5,000.00	5,000.00
E. & T. Fairbanks & Co., St. Johnsbury, Vt.....	4,400.00	5,000.00	4,750.00
	\$19,720.00	\$21,000.00	\$20,262.50
<i>MISCELLANEOUS.</i>			
Anglo-American Land Mortgage Agency Co.....	\$4,862.56	\$9,725.12	\$9,725.12
Denver Consolidated Electric Co....	15,985.00	13,900.00	13,900.00
International Trust Co., Boston	35,000.00	20,000.00	20,000.00
International Loan & Trust Co., Kansas City, Mo.....	5,000.00	10,000.00	10,000.00
Trust Co. of America, Topeka.....	4,500.00	6,000.00	6,000.00
Metropolitan Loan & Security Co., St. Paul.....	2,500.00	2,500.00	2,500.00
Minnesota Loan & Trust Co.....	5,500.00	5,000.00	5,000.00
Minnesota Title Ins. & Trust Co.....	3,500.00	3,500.00	3,500.00
Muscatine Mortgage & Trust Co.....	20,000.00	20,000.00	10,000.00
Pennichuck Water Works, Nashua..	261,360.00	158,400.00	158,400.00
Pullman's Palace Car Co.....	7,950.00	5,000.00	5,000.00
Quincy Railroad Bridge Co.....	66,800.00	40,000.00	40,000.00
Red Oak Investment Co.....	20,000.00	20,000.00	20,000.00
Central Bank Building Association, Topeka...	1,000.00	1,000.00	1,000.00
Tiffin Water Works, Ohio.....	2,500.00	10,000.00	8,000.00
Real Estate Trust Co., Tacoma, Wash.....	4,000.00	5,000.00	5,000.00
Wichita Electric Railway & Light Co.	14,285.71	28,571.42	14,285.71
	\$454,743.27	\$358,596.54	\$332,310.83

NEW HAMPSHIRE BANKING COMPANY.—NASHUA.

SOLOMON SPALDING, *President.*W. A. FARLEY, *Treasurer.*

Trustees—Solomon Spalding, A. H. Dunlap, Edward Hardy, David O. Smith, George Phelps, Solon S. Whithed, Charles Holman, Eugene F. McQuesten, Clarence L. Trow, Charles F. Fessier.

Investment Committee—Solomon Spalding, A. H. Dunlap, George Phelps, Solon S. Whithed, Charles Holman.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,077,439.14	\$1,077,439.14
Guaranty fund.....	125,000.00	125,000.00
Surplus.....	20,133.63	20,133.63
Interest.....	33,848.83	33,848.83
Dividends unpaid	156.00	156.00
Credit balances.....	251.65	251.65
Premium on bonds and stocks.....	8,434.00	
	\$1,265,263.25	\$1,256,829.25

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$302,228.70	\$302,228.70	\$302,228.70
Loans secured by western city mortgages.....	155,339.43	155,339.43	155,339.43
Loans secured by local real estate...	67,157.00	67,157.00	67,157.00
Loans on personal security.....	10,972.40	10,972.40	10,972.40
Loans on personal security (western).....	34,492.01	34,492.01	34,492.01
Loans on collateral security.....	23,211.50	23,211.50	23,211.50
Loans on collateral security (western).....	14,550.00	14,550.00	14,550.00
State bonds.....	5,250.00	5,000.00	5,000.00
County, city, town, and district bonds.....	181,355.00	175,170.00	174,520.00
Railroad bonds.....	5,250.00	5,000.00	5,000.00
Miscellaneous bonds.....	225,470.00	229,000.00	221,000.00
Bank stock.....	29,190.00	29,400.00	28,150.00
Railroad stock.....	2,399.00	3,200.00	2,295.00
Miscellaneous stocks.....	70,785.00	80,200.00	75,300.00
Warrants.....	4,371.00	4,371.00	4,371.00
County judgment.....	4,557.00	4,557.00	4,557.00
Real estate by foreclosure.....	53,315.96	53,315.96	53,315.96
Real estate acquired.....	8,500.00	8,500.00	8,500.00
Cash in hands of investing agents...	934.25	934.25	934.25
Cash on deposit in national banks....	61,519.87	61,519.87	61,519.87
Cash on hand	4,415.13	4,415.13	4,415.13
	\$1,265,263.25	\$1,272,534.25	\$1,256,829.25

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 13, 1893, to March 20, 1894.

Gross earnings	\$80,059.05
Deduct interest paid out	\$3,842.08
Deduct expenses	5,029.65
Deduct state tax	12,220.57
Deduct western taxes and foreclosure ex- penses	10,467.22
Deduct premiums charged off	3,250.00
Deduct losses charged off	25,272.42
Deduct other items charged off, bank fix- tures	2,000.00
Dividend to stockholders	7,500.00
	<hr/>
	69,581.94
Net earnings	\$10,477.11
From surplus	32,935.88
	<hr/>
Dividend general depositors May, 1893	\$43,412.99
Surplus and interest, last examination	\$86,918.34
From surplus	32,935.88
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Surplus and interest, present examination	\$53,982.46

Incorporated 1879.

Examination March 20, 1894, by James O. Lyford and John Hatch.
Treasurer's bond, \$85,000. Date of bond, Feb. 2, 1892.

Clerk, Alfred A. Hall.

Annual compensation of treasurer, \$1,900.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, \$11,500; as surety, \$150.

Amount of deposits, \$1,077,439.14; decrease since last examination,
\$57,436.81.Amount of deposits received since last examination, including divi-
dends credited, \$283,538.32.

Amount of dividends declared since last examination, \$43,412.99.

Amount paid out on account of deposits since last examination,
\$340,975.13.

Total amount loaned or invested in New Hampshire, \$139,268.84.

Total amount loaned or invested in New England, \$190,195.90.

Total amount loaned or invested out of New England, \$1,066,633.35.

Largest amount loaned to any individual, corporation, or company,
\$12,500.Number of single loans of \$1,000 or less to separate parties in the
state, 71.

Total number of loans in the state, 104.

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$5,250.00	\$5,000.00	\$5,000.00
RAILROAD.			
Gilpin Tramway Co., Col., 7s	\$5,250.00	\$5,000.00	\$5,000.00
COUNTY.			
Fremont, Col., 8s.....	\$12,480.00	\$12,000.00	\$12,000.00
Eagle, Col., 7s.....	5,250.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Las Animas, Col., 7s.....	6,695.00	6,500.00	6,500.00
Richardson, Neb., 8s.....	2,400.00	2,400.00	2,400.00
Dona Ana, N. M., 6s	8,400.00	8,400.00	8,400.00
	\$40,475.00	\$39,300.00	\$39,300.00
CITY AND TOWN.			
Fargo, No. Dak., 7s.....	\$5,500.00	\$5,000.00	\$5,000.00
York, Neb., 6s.....	5,100.00	5,000.00	4,850.00
Provo City, Utah, 6s.....	5,200.00	5,000.00	5,000.00
Brigham, Utah, 6s.....	5,150.00	5,000.00	5,000.00
Las Animas, Col., 8s.....	5,450.00	5,000.00	5,000.00
Golden, Col., 8s.....	5,250.00	5,000.00	5,000.00
Harman, Col., 8s.....	3,675.00	3,500.00	3,500.00
Idaho Springs, Col., 8s.....	2,060.00	2,000.00	2,000.00
Moscow, Idaho, 6s.....	10,300.00	10,000.00	10,000.00
Salida, Col., 6s.....	4,120.00	4,000.00	4,000.00
Fullerton Township, Neb., 7s.....	7,350.00	7,000.00	7,000.00
Glick Township, Kan., 8s.....	2,415.00	2,300.00	2,300.00
Joliet, Ill., 6s.....	3,286.00	3,100.00	3,100.00
Bessemer, Col., 5s.....	6,000.00	6,000.00	6,000.00
Wilson, N. C., 5s	10,000.00	10,000.00	9,500.00
	\$80,856.00	\$77,900.00	\$77,250.00
SCHOOL DISTRICT.			
Grand Island, Hall County, Neb., 6s.	\$10,300.00	\$10,000.00	\$10,000.00
Jefferson County, No. 37, Col., 8s.....	3,605.00	3,500.00	3,500.00
La Plata " " 1 " 8s.....	3,120.00	3,000.00	3,000.00
Larimer " " 13 " 8s.....	2,650.00	2,500.00	2,500.00
Weld " " 5 " 8s.....	2,120.00	2,000.00	2,000.00
Las Animas " " 2 " 8s.....	1,500.00	1,500.00	1,500.00
Delta " " 3 " 8s.....	1,431.00	1,350.00	1,350.00
Chaffee " " 24 " 8s.....	1,352.00	1,300.00	1,300.00
Chaffee " " 7 " 7s.....	10,300.00	10,000.00	10,000.00
Mesa " " 6 " 8s.....	816.00	800.00	800.00
King " " 9 Wash., 6s....	7,800.00	7,500.00	7,500.00
King " " 34 " 7s....	1,060.00	1,000.00	1,000.00
King " " 92 " 8s....	525.00	500.00	500.00
Sheridan " " 7 Wyo., 7s....	4,725.00	4,500.00	4,500.00
American Fork, No. 14, Utah County, Utah, 6s	5,200.00	5,000.00	5,000.00
Tooele County, No. 1, Utah, 6s.....	3,000.00	3,000.00	3,000.00
Hall " " 63, Neb., 7s.....	300.00	300.00	300.00
Dawson " " 38, Neb., 7s.....	220.00	220.00	220.00
	\$60,024.00	\$57,970.00	\$57,970.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
BANKING COMPANY.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Davidson Investment Co., deb., 7s...	\$3,000.00	\$6,000.00	.....
National Loan & Trust Co., deb., 6s..	5,000.00	5,000.00	\$5,000.00
Kansas Loan & Trust Co., deb., 6s...	5,000.00	5,000.00	5,000.00
Winfield Mortgage & Trust Co., deb., 6s.....	1,000.00	1,000.00	1,000.00
Investment Trust Co. of America, 6s.	3,000.00	3,000.00	3,000.00
Moline Central Street Ry., Ill., 6s....	5,000.00	5,000.00	5,000.00
Electric Railway Light & Power Co., Sedalia, Mo., 6s.....	5,000.00	5,000.00	5,000.00
Des Moines Suburban Railway Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
Newark & Granville Electric Street Railway Co., 6s.....	10,000.00	10,000.00	9,500.00
Idaho Canal Co, Bingham County, 7s	40,000.00	40,000.00	40,000.00
Western Irrigation & Land Co., Kan., 7s.....	5,000.00	5,000.00	5,000.00
Bessemer Ditch Co., Col., 7s.....	8,100.00	9,000.00	9,000.00
St. Paul Gas-Light Co., Minn., 6s.....	10,500.00	10,000.00	10,000.00
Fremont Gas & Electric Light Co., Neb., 6s.....	5,000.00	5,000.00	5,000.00
Macon Gas & Electric Light Co. Mo., 6s.....	10,000.00	10,000.00	9,000.00
Brush Swan Elec. Light Co., Wyo., 8s	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Light Co., N. D., 6s.....	10,000.00	10,000.00	10,000.00
Plattsmouth Gas & Electric Light Co., Neb., 6s.....	10,000.00	10,000.00	10,000.00
People's Gas & Electric Co., Mo., 6s.	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Palatka Water-Works, Fla., 6s.....	9,500.00	10,000.00	9,500.00
St. Joseph Water Co., Mo., 6s.....	5,060.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, 6s.....	10,000.00	10,000.00	10,000.00
Globe Safety Deposit Co., Chicago, 6s	10,000.00	10,000.00	10,000.00
Nashua Card & Glazed Paper Co., 6s	5,250.00	5,000.00	5,000.00
College of Emporia, Kan., 7s.....	2,000.00	2,000.00	2,000.00
Portland Consolidated Street Rail- way Co., Or., 6s.....	3,120.00	3,000.00	3,000.00
Salt Lake City Railway, Utah, 6s. ...	10,000.00	10,000.00	10,000.00
Marshalltown Light, Power & Rail- way Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
	\$225,470.00	\$229,000.00	\$221,000.00
STOCKS.			
BANK.			
First National, Nashua	\$3,190.00	\$2,900.00	\$2,900.00
Second National, Nashua.....	10,000.00	10,000.00	10,000.00
Indian Head National, Nashua.....	6,250.00	4,000.00	4,000.00
National German American, St. Paul, Minn.....	2,250.00	2,500.00	2,500.00
Merchants' National, Kan. City, Mo.	2,500.00	5,000.00	3,750.00
Globe Savings Bank, Chicago., Ill...	5,000.00	5,000.00	5,000.00
	\$29,190.00	\$29,400.00	\$28,150.00
RAILROAD.			
Peterborough.....	\$1,649.00	\$1,700.00	\$1,020.00
Gilpin Tramway Co., Col	750.00	1,500.00	1,275.00
	\$2,399.00	\$3,200.00	\$2,295.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
BANKING COMPANY.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Winfield Mortgage & Trust Co.....		\$1,000.00	\$500.00
Investment Trust Co. of America, Kan., common		2,400.00	2,000.00
Topeka Investment & Loan Co., Kan.	\$1,500.00	3,000.00	1,500.00
Trust Company of America, Topeka, Kan.....	2,550.00	3,400.00	3,000.00
International Loan & Trust Co., Kansas City, Mo.....	2,500.00	5,000.00	5,000.00
Red Oak Investment Co., Iowa.....	5,000.00	5,000.00	5,000.00
Western Investment & Realty Co., Wichita.....	8,910.00	9,900.00	9,900.00
Denver Consolidated Elec. Co., Col.	18,975.00	16,500.00	16,500.00
American Sugar Refining Co., pref..	18,400.00	20,000.00	18,800.00
American Sugar Refining Co., N. J., common.....	10,200.00	10,000.00	9,100.00
National Investment Co., St. Paul, Minn.....	2,250.00	3,000.00	3,000.00
Investment Trust Co. of America, Topeka, preferred.....	500.00	1,000.00	1,000.00
	\$70,785.00	\$80,200.00	\$75,300.00

NEW HAMPSHIRE SAVINGS BANK.—CONCORD.

SAMUEL S. KIMBALL, *President*. WILLIAM P. FISKE, *Treasurer*.

Trustees—Samuel S. Kimball, Joseph B. Walker, Sylvester Dana, Charles T. Page, John C. Thorne, Henry McFarland, John H. Stewart, Moses H. Bradley, Parsons B. Cogswell, Samuel C. Eastman, Charles R. Walker, John C. Ordway, Enoch Gerrish, Mark R. Holt, William G. Carter, Charles P. Bancroft, John P. George, George H. Marston.

Investment Committee—Samuel S. Kimball, Samuel C. Eastman, Henry McFarland, John C. Ordway.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,464,705.93	\$4,464,705.93
Guaranty fund.....	260,000.00	260,000.00
Interest.....	92,671.63	92,671.63
Premium on bonds and stocks.....	62,686.50	
	<u>\$4,880,064.06</u>	<u>\$4,817,377.56</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$211,650.00	\$211,650.00	\$211,650.00
Loans secured by western city mortgages.....	765,447.67	765,447.67	765,447.67
Loans secured by local real estate...	172,855.00	172,855.00	172,855.00
Loans on personal security.....	103,807.40	103,807.40	103,807.40
Loans on personal security (western).....	63,069.45	63,069.45	63,069.45
Loans on collateral security.....	164,005.00	164,005.00	164,005.00
Loans on collateral security (western).....	67,428.99	67,428.99	67,428.99
United States bonds.....	5,700.00	5,000.00	5,000.00
County, city, town, and district bonds.....	606,011.47	588,986.47	587,786.47
Railroad bonds.....	1,199,555.00	1,336,500.00	1,253,575.00
Miscellaneous bonds.....	629,500.00	640,500.00	633,000.00
Bank stock.....	187,060.00	107,400.00	135,503.50
Railroad stock.....	326,900.00	286,400.00	283,600.00
Manufacturing stock.....	99,250.00	89,600.00	91,075.00
Miscellaneous stocks.....	5,250.00	7,000.00	7,000.00
County judgments.....	9,947.87	9,947.87	9,947.87
Real estate by foreclosure.....	82,450.00	82,450.00	82,450.00
Real estate purchased: bank building.....	50,000.00	50,000.00	50,000.00
Cash on deposit in national banks...	110,949.78	110,949.78	110,949.78
Cash on hand.....	19,226.43	19,226.43	19,226.43
	<u>\$4,880,064.06</u>	<u>\$4,882,224.06</u>	<u>\$4,817,377.56</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 11, 1893, to July 9, 1894.

Gross earnings	\$323,025.49
Deduct interest paid out	\$14,310.57
Deduct expenses	9,087.08
Deduct state tax	43,484.39
Deduct local taxes	1,040.32
Deduct commissions paid	12.50
Deduct premiums charged off	2,637.50
Deduct losses charged off	41,367.68
Deduct foreclosure expenses	6,843.40
	<hr/>
	118,783.44
Net earnings	\$204,242.05
Dividend January, 1894	168,952.46
	<hr/>
To surplus	\$35,289.59
Surplus and interest, last examination	\$57,382.04
Increase	35,289.59
	<hr/>
Surplus and interest, present examination	\$92,671.63

Incorporated 1830.

Examination July 9, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$100,000. Date of bond, July 25, 1891.

Clerks, William R. Walker, George C. Roy.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$1,200 each.

Indebtedness of trustees as principal, \$5,520 ; as surety, \$18,165.

Amount of deposits, \$4,464,705.93 ; increase since last examination, \$12,307.38.

Amount of deposits received since last examination, including dividends credited, \$947,236.09.

Amount of dividends declared since last examination, \$168,952.46.

Amount paid out on account of deposits since last examination, \$934,728.71.

Total amount loaned or invested in New Hampshire, \$713,422.33.

Total amount loaned or invested in New England, \$1,036,972.11.

Total amount loaned or invested out of New England, \$3,780,405.45.

Largest amount loaned to any individual, corporation, or company, \$57,000.

Number of single loans of \$1,000 or less to separate parties in the state, 118.

Total number of loans in the state, 197.

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s.....	\$5,700.00	\$5,000.00	\$5,000.00
RAILROAD.			
Chicago, Burlington & Quincy, 7s....	\$98,400.00	\$80,000.00	\$80,000.00
Chicago, Burlington & Northern, 5s.	5,665.00	5,500.00	5,500.00
Chicago, Milwaukee & St. Paul, Southwestern Division, 6s.....	34,800.00	30,000.00	30,000.00
Chicago, Milwaukee & St. Paul, H. & D. Division, 7s.....	50,800.00	40,000.00	40,000.00
Chicago, Milwaukee & St. Paul, Du- buque Division, 6s.....	58,500.00	50,000.00	50,000.00
Chicago & West Michigan, 5s.....	1,830.00	3,000.00	3,000.00
Chicago & North Michigan, 5s.....	1,060.00	2,000.00	2,000.00
Chicago, St. Paul, Minn. & Omaha, 6s	37,500.00	30,000.00	30,000.00
Chicago, Burlington & Quincy, Den- ver Division, 4s.....	4,750.00	5,000.00	5,000.00
Boston & Lowell, 6s.....	5,250.00	5,000.00	5,000.00
Burlington & Missouri, Neb., 6s.....	40,250.00	35,000.00	35,000.00
New York & New England, 7s.....	23,000.00	20,000.00	20,000.00
Old Colony, 6s.....	15,600.00	15,000.00	15,000.00
Southern Pacific in California, 6s.....	42,800.00	40,000.00	40,000.00
Union Pacific, 6s.....	11,560.00	17,000.00	17,000.00
Union Pacific, 8s.....	10,000.00	10,000.00	10,000.00
Nordaway Valley, 7s.....	13,650.00	13,000.00	13,000.00
Tarkio Valley, 7s.....	15,750.00	15,000.00	15,000.00
Iowa Central, 5s.....	24,300.00	27,000.00	26,500.00
St. Joseph & Grand Island, 6s.....	33,500.00	50,000.00	50,000.00
Spokane & Palouse, 6s.....	34,000.00	50,000.00	50,000.00
Central Washington, 6s.....	18,750.00	25,000.00	25,000.00
Atchison, Topeka & Santa Fe, 4s.....	114,000.00	150,000.00	127,500.00
Atchison, Topeka & Santa Fe, 2d mort., 4s.....	27,000.00	100,000.00	60,000.00
Chicago, Burlington & Quincy, 5s (convertible).....	52,000.00	50,000.00	50,000.00
Concord & Montreal, 4s.....	40,800.00	40,000.00	40,000.00
Evansville & Indianapolis, 6s.....	22,000.00	20,000.00	20,000.00
Northern Pacific, 6s.....	93,240.00	84,000.00	84,000.00
Atlantic & Pacific, 4s.....	26,400.00	60,000.00	45,000.00
Ottawa, Oswego & Fox River Valley, 8s.....	6,000.00	5,000.00	5,000.00
Oregon Short Line, 6s.....	39,000.00	50,000.00	50,000.00
Oregon Short Line & Utah Northern, 5s.....	8,600.00	20,000.00	18,675.00
St. Paul & Northern Pacific, 6s.....	35,100.00	30,000.00	30,000.00
Republican Valley, 6s.....	25,500.00	25,000.00	25,000.00
Wisconsin Valley, 7s.....	73,800.00	60,000.00	60,000.00
Evansville & Richmond, 5s.....	16,800.00	30,000.00	30,000.00
St. Louis & San Francisco, 4s.....	4,800.00	10,000.00	8,000.00
Little Rock & Fort Smith, 7s.....	8,300.00	10,000.00	9,500.00
Cincinnati, Dayton & Ironton, 5s....	24,500.00	25,000.00	23,900.00
	\$1,199,555.00	\$1,336,500.00	\$1,253,575.00
COUNTY.			
Bingham, Idaho, 7s.....	\$5,665.00	\$5,500.00	\$5,500.00
Bingham, Idaho, 8s.....	4,635.00	4,500.00	4,500.00
Pueblo, Col., 7s.....	10,500.00	10,000.00	10,000.00
St. Louis, Mo., 6s.....	7,280.00	7,000.00	7,000.00
Pitkin, Col., 6s.....	10,300.00	10,000.00	10,000.00
Chehalis, Wash., 6s.....	10,300.00	10,000.00	10,000.00
	\$48,680.00	\$47,000.00	\$47,000.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Concord, state house, 6s.....	\$5,250.00	\$5,000.00	\$5,000.00
Chicago, Ill., 7s.....	7,000.00	7,000.00	7,000.00
Detroit, Mich., 7s.....	24,000.00	20,000.00	20,000.00
Colorado Springs, 7s.....	12,600.00	12,000.00	12,000.00
Colorado Springs, 6s.....	10,500.00	10,000.00	10,000.00
Rock Island, Ill., 6s.....	10,500.00	10,000.00	10,000.00
Newport, Ky., 7 3-10s.....	23,000.00	20,000.00	20,000.00
St. Louis, Mo., 6s.....	7,560.00	7,000.00	7,000.00
Fort Collins, Col., 7s.....	5,000.00	5,000.00	5,000.00
Cincinnati, Ohio, 7s.....	11,000.00	10,000.00	10,000.00
Canon City, Col., 7s.....	5,200.00	5,000.00	5,000.00
Toledo, Ohio, 6s.....	5,100.00	5,000.00	5,000.00
Minneapolis, Minn., 6s.....	215,645.67	215,645.67	215,645.67
Kansas City, Mo., 6s.....	6,793.80	6,793.80	6,793.80
Salt Lake City, Utah, 5s.....	10,500.00	10,000.00	10,000.00
Fort Worth, Texas, 6s.....	27,250.00	25,000.00	25,000.00
Franklin, 4s.....	515.00	500.00	500.00
Chicago, Ill., sanitary district, 5s.....	21,000.00	20,000.00	20,000.00
	\$408,414.47	\$393,939.47	\$393,939.47
SCHOOL DISTRICT.			
Fremont County, No. 8, Col., 8s.....	\$2,520.00	\$2,400.00	\$2,400.00
Arapahoe County, No. 17, Col., 6s....	20,000.00	20,000.00	20,000.00
Garfield County, No. 1, Col., 8s.....	10,500.00	10,000.00	10,000.00
Iowa School Bonds, 6s.....	50,647.00	50,647.00	50,647.00
Pueblo County, No. 1, Col., 6s.....	5,100.00	5,000.00	5,000.00
Las Animas County, No. 1, Col., 7s...	5,150.00	5,000.00	5,000.00
Arapahoe County, No. 2, Col., 4½s...	30,000.00	30,000.00	28,800.00
Ogden, Utah, Board of Education, 5s	15,000.00	15,000.00	15,000.00
Arapahoe County, No. 17, Col., 5s....	10,000.00	10,000.00	10,000.00
	\$148,917.00	\$148,047.00	\$146,847.00
MISCELLANEOUS.			
Belleville City Water Co., Ill., 6s.....	\$8,000.00	\$10,000.00	\$5,000.00
Elkhart Water Works, Ind., 6s.....	10,000.00	10,000.00	10,000.00
Oshkosh Water Works, Wis., 6s.....	20,000.00	20,000.00	20,000.00
Oswego Water Works, N. Y., 7s.....	20,000.00	20,000.00	20,000.00
Hillsborough Water Works, 5s.....	25,000.00	25,000.00	25,000.00
Kingston Water Co., N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Salina Water Works, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Wichita Water Works, Kan., 7s.....	10,000.00	10,000.00	10,000.00
Eau Claire Water Works, Wis., 6s...	20,000.00	20,000.00	20,000.00
Topeka Water Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Parsons Water Supply Co., Kan., 6s...	10,000.00	10,000.00	10,000.00
East St. Louis Water Works, Ill., 6s.	10,000.00	10,000.00	10,000.00
Kingman Water & Power Co., Kan., 6s.....	4,000.00	10,000.00	10,000.00
Pueblo Water Co., Col., 6s.....	26,000.00	26,000.00	26,000.00
Jamestown Water Supply Co., 6s.....	10,000.00	10,000.00	10,000.00
Muncie Water Co., Ind., 6s.....	15,000.00	15,000.00	15,000.00
Arkansas Water Co., Little Rock, 6s	25,000.00	25,000.00	25,000.00
Wellington Water Works, Kan., 6s...	10,000.00	10,000.00	10,000.00
Connellsville Water Co., Pa., 6s.....	10,000.00	10,000.00	10,000.00
Portland Water Co., Conn., 5s.....	5,000.00	5,000.00	5,000.00
Marshalltown Gas Co., Iowa, 7s.....	17,000.00	17,000.00	17,000.00
Municipal Gas Light Co., Rochester, N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Streator Gas Light & Coke Co., Ill., 7s.....	7,500.00	7,500.00	7,500.00
Minneapolis Gas Light Co., Minn., 6s.	12,600.00	12,000.00	12,000.00
Kansas City Elec. Light Co., Mo., 6s.	10,000.00	10,000.00	10,000.00
Amount carried forward.....	\$320,100.00	\$327,500.00	\$322,500.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward</i>	\$320,100.00	\$327,500.00	\$322,500.00
Brush-Swan Electric Co., Wyo., 8s...	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	50,000.00	50,000.00	50,000.00
Plattsmouth Gas & Elec. Light Co., 6s	10,000.00	10,000.00	10,000.00
Montclair Elec. Light Co., Denver, 6s	11,000.00	11,000.00	11,000.00
Central Loan & Land Co., Deb., 6s...	5,000.00	5,000.00	5,000.00
Crippen, Lawrence & Co., deb., 6s....	8,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s...	8,000.00	10,000.00	8,000.00
Red Oak Investment Co., deb., 5s....	15,000.00	15,000.00	14,500.00
C. N. Nelson Lumber Co., 6s.....	6,000.00	6,000.00	6,000.00
Eagle & Phenix Hotel Co., 5s.....	9,000.00	9,000.00	9,000.00
Fairmount Cemetery Association, Denver, 6s.....	10,000.00	10,000.00	10,000.00
Swift & Company, Ill., 6s.....	20,000.00	20,000.00	20,000.00
Salt Lake City Gas Co., 6s.....	10,000.00	10,000.00	10,000.00
Des Moines Street Ry., 6s.....	20,000.00	20,000.00	20,000.00
Multhomah Street Ry., Portland, Or., 6s.....	10,000.00	10,000.00	10,000.00
Newton Street Ry., Mass., 5s.....	10,000.00	10,000.00	10,000.00
Omaha Street Ry., 5s.....	20,000.00	20,000.00	20,000.00
Windsor Land & Investment Co., 6s.	10,000.00	10,000.00	10,000.00
Republican Press Assn., Concord, 5s.	7,000.00	7,000.00	7,000.00
Lyons Water Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
Portland Street Ry., Oregon, 6s.....	10,400.00	10,000.00	10,000.00
St. Joseph Water Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Metropolitan Street Ry. Co., Denver, 6s.....	10,000.00	10,000.00	10,000.00
Minneapolis General Electric Light Co., 6s.....	20,000.00	20,000.00	20,000.00
STOCKS.	\$629,500.00	\$640,500.00	\$633,000.00
BANK.			
National State Capital, Concord.....	\$8,000.00	\$3,200.00	\$3,200.00
First National, Manchester.....	3,300.00	2,200.00	2,200.00
Merchants' National, Boston.....	3,160.00	2,000.00	2,000.00
First National, Boston.....	24,000.00	10,000.00	14,200.00
Western National, N. Y.....	11,000.00	10,000.00	10,000.00
Fourth National, N. Y.....	19,600.00	10,000.00	10,000.00
American Exchange National, N. Y.	15,000.00	10,000.00	10,000.00
National Bank of Commerce, N. Y...	18,000.00	10,000.00	10,000.00
Tradesmen's National, N. Y.....	10,000.00	10,000.00	10,000.00
Northwestern National, Minneapolis	15,000.00	10,000.00	10,000.00
Third National, St. Louis, Mo.....	10,500.00	10,000.00	12,250.00
National Bank of Commerce, St. Louis	13,500.00	10,000.00	15,100.00
First National, Concord.....	36,000.00	10,000.00	26,553.50
	\$187,060.00	\$107,400.00	\$135,503.50
RAILROAD.			
Concord & Montreal, class 1.....	\$21,750.00	\$14,500.00	\$14,500.00
Boston & Maine, preferred.....	58,050.00	38,700.00	38,700.00
Michigan Central.....	19,000.00	20,000.00	20,000.00
Northern.....	14,800.00	10,000.00	10,000.00
Old Colony.....	18,000.00	10,000.00	10,000.00
Eastern in New Hampshire.....	11,700.00	15,000.00	10,000.00
Pemigewasset.....	9,030.00	7,000.00	7,000.00
Chicago, Burlington & Quincy.....	50,700.00	65,000.00	65,000.00
Iowa Central, preferred.....	1,770.00	5,900.00	1,900.00
Boston & Maine, common.....	29,600.00	20,000.00	25,200.00
Concord & Montreal, class 4.....	15,800.00	10,100.00	10,100.00
Maine Central.....	11,200.00	10,000.00	10,000.00
<i>Amount carried forward</i>	\$261,400.00	\$226,200.00	\$222,400.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>Amount brought forward.....</i>	\$261,400.00	\$226,200.00	\$222,400.00
Pennsylvania.....	10,200.00	10,200.00	10,200.00
Illinois Central.....	9,000.00	10,000.00	10,000.00
Lake Shore & Michigan Southern....	26,400.00	20,000.00	22,000.00
Chicago, Rock Island & Pacific.....	6,900.00	10,000.00	7,000.00
Delaware & Hudson Canal Co.....	13,000.00	10,000.00	12,000.00
	\$326,900.00	\$286,400.00	\$283,600.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$16,500.00	\$10,000.00	\$13,000.00
Amory Manufacturing Co.....	7,800.00	6,000.00	6,000.00
Stark Mills.....	8,000.00	8,000.00	8,000.00
Contoocook Manufacturing & Mechanics Co., preferred.....	1,200.00	3,000.00	1,500.00
Osborne Mills, Fall River.....	7,560.00	7,200.00	7,200.00
Sagamore Manufacturing Co., Fall River.....	15,700.00	13,700.00	13,700.00
Border City Manufacturing Co., Fall River.....	18,850.00	14,500.00	14,500.00
C. N. Nelson Lumber Co.....	10,300.00	10,300.00	10,300.00
Jackson Manufacturing Co., Nashua	4,600.00	5,000.00	4,975.00
Lowell Manufacturing Co.....	5,110.00	6,900.00	6,900.00
Massachusetts Cotton Mills.....	4,260.00	5,000.00	5,000.00
	\$99,250.00	\$89,600.00	\$91,075.00
MISCELLANEOUS.			
Wellington Water Works, Kan.....	\$5,250.00	\$7,000.00	\$7,000.00

NEW IPSWICH SAVINGS BANK.—NEW IPSWICH.

W. M. A. PRESTON, *President*. FRANK W. PRESTON, *Treasurer*.

Trustees—William A. Preston, Henry O. Preston, Ephraim F. Fox, Edward O. Marshall, Derostus P. Emory, Francis W. Prichard, George W. Wheeler, Frank W. Preston, John Preston.

Investment Committee—William A. Preston, Henry O. Preston, John Preston.

STATEMENT.

Liabilities.

Amount due depositors.....	\$46,204.36		\$46,204.36
Guaranty fund.....	3,600.00		3,600.00
Interest.....	4,783.85		4,783.85
	\$54,588.21		
Premium on bonds and stocks im- paired.....	180.00		
	\$54,408.21		\$54,588.21

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$5,400.00	\$5,400.00	\$5,400.00
Loans secured by local real estate...	28,953.04	28,953.04	28,953.04
Loans on personal security.....	4,555.00	4,555.00	4,555.00
Railroad bonds (Atchison).....	2,820.00	5,000.00	3,000.00
Miscellaneous bonds (N. H. Trust Co.).....	4,000.00	5,000.00	4,000.00
Real estate by foreclosure.....	7,000.00	7,000.00	7,000.00
Real estate purchased (bank build- ing).....	1,000.00	1,000.00	1,000.00
Cash on deposit in national banks...	518.07	518.07	518.07
Cash on hand.....	162.10	162.10	162.10
	\$54,408.21	\$57,588.21	\$54,588.21

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1893, to July 3, 1894.

Gross earnings	\$3,094.83
From surplus	760.00
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	\$3,854.83
Deduct expenses	\$582.63
Deduct state tax	409.16
Deduct local taxes	186.51
Deduct losses charged off	2,467.00
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	3,645.30
	<hr/>
Net earnings	\$209.53
Surplus and interest, last examination	\$4,574.32
Net earnings	209.53
	<hr/>
Surplus and interest, present examination	\$4,783.85

Incorporated 1849.

Examination July 3, 1894, by James O. Lyford and Alpheus W. Baker.

Treasurer's bond, \$30,000. Date of bond, July 24, 1894.

Annual compensation of treasurer, \$300.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$46,204.36; decrease since last examination, \$4,260.43.

Amount of deposits received since last examination, including dividends credited, \$2,987.05.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$7,247.48.

Total amount loaned or invested in New Hampshire, \$41,670.14.

Total amount loaned or invested in New England, \$42,188.21.

Total amount loaned or invested out of New England, \$12,400.00.

Largest amount loaned to any individual, corporation, or company, \$5,667.91.

Number of single loans of \$1,000 or less to separate parties in the state, 38.

Total number of loans in the state, 44.

NEWPORT SAVINGS BANK.—NEWPORT.

HENRY G. CARLTON, *President*. GEORGE E. LEWIS, *Treasurer*.

Trustees—Henry G. Carlton, Isaac A. Reed, Dexter Richards, Francis Boardman, Edmund Wheeler, Dana J. Mooney, Franklin P. Rowell, Joshua W. Booth, Henry P. Coffin, Seth M. Richards, George E. Lewis, Alfred J. Gould, Patrick Herrick, Samuel D. Lewis.

Investment Committee—Dexter Richards, Henry G. Carlton, Francis Boardman.

STATEMENT.

Liabilities.

Amount due depositors.....	\$752,873.46		\$752,873.46
Guaranty fund.....	40,000.00		40,000.00
Interest.....	9,535.64		9,535.64
Due bankers.....	3,888.25		3,888.25
Premium on bonds and stocks.....	27,205.00		
	\$833,502.35		\$806,297.35

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$93,552.86	\$93,552.86	\$93,552.86
Loans secured by western city mortgages.....	111,550.00	111,550.00	111,550.00
Loans secured by local real estate...	63,257.00	63,257.00	63,257.00
Loans on personal security.....	40,708.50	40,708.50	40,708.50
Loans on personal security (western).....	10,231.21	10,231.21	10,231.21
Loans on collateral security.....	31,005.00	31,005.00	31,005.00
Loans on collateral security (western).....	45,827.00	45,827.00	45,827.00
County, city, town, and district bonds.....	140,377.00	132,600.00	132,050.00
Railroad bonds.....	44,590.00	44,000.00	43,500.00
Miscellaneous bonds.....	43,000.00	50,500.00	49,900.00
Bank stock.....	45,034.00	36,800.00	43,185.00
Railroad stock.....	114,640.00	80,000.00	92,786.00
Manufacturing stocks.....	3,500.00	3,500.00	3,500.00
Miscellaneous stocks.....	6,900.00	6,000.00	5,915.00
Warrants and judgments.....	719.00	719.00	719.00
Real estate by foreclosure.....	24,071.62	24,071.62	24,071.62
Cash on deposit in national banks....	14,256.97	14,256.97	14,256.97
Cash on hand.....	282.19	282.19	282.19
	\$833,502.35	\$788,861.35	\$806,297.35

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1893, to June 13, 1894.

Gross earnings	\$42,923.51
Deduct interest paid out	\$206.94
Deduct expenses	2,159.16
Deduct state tax	7,495.70
Deduct local taxes	29.13
Deduct premiums charged of	1,039.00
Deduct losses charged off	3,950.00
Deduct western foreclosure expenses	263.18
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	15,143.11
Net earnings	\$27,780.40
From surplus	1,758.26
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Dividends October, 1893, and April, 1894	\$29,538.66
Surplus and interest, last examination	\$11,293.90
From surplus	1,758.26
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Surplus and interest, present examination	\$9,535.64

Incorporated 1868.

Examination June 13, 1894, by James O. Lyford and John Hatch.
Treasurer's bond, \$65,000. Date of bond, Feb. 7, 1890.

Clerk, C. H. Huntoon.

Annual compensation of treasurer, \$1,600.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$14,710; as surety, \$12,700.

Amount of deposits, \$752,873.46; decrease since last examination, \$14,729.66.

Amount of deposits received since last examination, including dividends credited, \$115,990.59.

Amount of dividends declared since last examination, \$29,538.66.

Amount paid out on account of deposits since last examination, \$130,720.25.

Total amount loaned or invested in New Hampshire, \$297,254.66.

Total amount loaned or invested in New England, \$304,492.66.

Total amount loaned or invested out of New England, \$501,804.69.

Largest amount loaned to any individual, corporation, or company, \$25,000.

Number of single loans of \$1,000 or less to separate parties in the state, 92.

Total number of loans in the state, 130.

SCHEDULE OF BONDS AND STOCKS OF THE NEWPORT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Burlington, Cedar Rapids & North- ern, 5s	\$4,240.00	\$4,000.00	\$4,000.00
Concord & Montreal, 4s	20,400.00	20,000.00	20,000.00
Boston, Concord & Montreal, 6s	16,950.00	15,000.00	15,000.00
Wisconsin Central, 5s	3,000.00	5,000.00	4,500.00
	\$44,590.00	\$44,000.00	\$43,500.00
COUNTY.			
Cochise, Arizona, 7s	\$5,450.00	\$5,000.00	\$5,000.00
Garfield, Col., 7s	5,250.00	5,000.00	5,000.00
Rio Arriba, N. M., 6s	5,150.00	5,000.00	5,000.00
Pueblo, Col., 7s	7,350.00	7,000.00	7,000.00
Pitkin, Col., 6s	5,150.00	5,000.00	4,650.00
	\$28,350.00	\$27,000.00	\$26,650.00
CITY AND TOWN.			
Newport, 6s	\$29,232.00	\$26,100.00	\$26,100.00
Newport, 5s	535.00	500.00	500.00
Lincoln, Neb., 6s	11,200.00	10,000.00	10,000.00
Moscow, Idaho, 6s	5,150.00	5,000.00	5,000.00
Arkansas City, Kan., 7s	2,000.00	2,000.00	2,000.00
Ellensburg, Wash., 6s	5,000.00	5,000.00	5,000.00
Ogden, Utah, 5s	5,300.00	5,000.00	4,900.00
Woodland, Cal., 5s	5,000.00	5,000.00	4,900.00
Berlin, 4½s	4,200.00	4,000.00	4,000.00
Colorado Springs, Col., 5s	5,050.00	5,000.00	5,000.00
	\$72,667.00	\$67,600.00	\$67,400.00
SCHOOL DISTRICT.			
Grand Forks, No. Dak., Independ't, 6s	\$3,120.00	\$3,000.00	\$3,000.00
Clay County, No. 12, Neb., 6s	5,200.00	5,000.00	5,000.00
Gunnison County, No. 1, Col. 6s	5,200.00	5,000.00	5,000.00
Mesa County, No. 1, Col., 7s	8,400.00	8,000.00	8,000.00
Sweetwater, No. 4, Wyo., 7s	4,200.00	4,000.00	4,000.00
Arapahoe County, No. 17, Col., 5s	5,000.00	5,000.00	5,000.00
Deer Lodge County, No. 10, Mont. 6s	5,150.00	5,000.00	5,000.00
Las Animas County, No. 1, Col., 5s	3,090.00	3,000.00	3,000.00
	\$33,360.00	\$38,000.00	\$38,000.00
MISCELLANEOUS.			
Manhattan Beach Hotel & Land Co., 4s	\$3,000.00	\$7,500.00	\$7,500.00
New Hampshire Trust Co., deb., 6s ..	8,000.00	10,000.00	9,600.00
Fairmount Cemetery Association, 6s	5,000.00	5,000.00	4,900.00
Denver Consolidated Elec. Co., 6s	10,000.00	10,000.00	10,000.00
Dakota Investment Co., deb., 6½s	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, 6s	3,000.00	3,000.00	3,000.00
Equitable Mortgage Co., Kansas City, Mo., deb., 6s	4,000.00	5,000.00	4,900.00
Concord Street Railway, 5s	5,000.00	5,000.00	5,000.00
	\$43,000.00	\$50,500.00	\$49,900.00
STOCKS.			
BANK.			
National Hide & Leather, Boston	\$2,484.00	\$2,300.00	\$2,300.00
First National, Newport	22,800.00	15,200.00	20,835.00
Otoe County National, Neb	18,500.00	18,500.00	18,750.00
Indian Head National, Nashua	1,250.00	800.00	1,300.00
	\$45,034.00	\$36,800.00	\$43,185.00

SCHEDULE OF STOCKS AND BONDS OF THE NEWPORT SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Michigan Central.....	\$5,890.00	\$6,200.00	\$6,200.00
Norwich & Worcester.....	6,800.00	4,000.00	4,938.00
Cleveland & Pittsburgh.....	16,500.00	11,000.00	11,000.00
Chicago & Alton, common.....	21,420.00	15,300.00	15,738.00
Pittsburgh, Fort Wayne & Chicago..	15,000.00	10,000.00	10,000.00
Manchester & Lawrence.....	2,380.00	1,000.00	2,100.00
Northern.....	40,700.00	27,500.00	36,910.00
Chicago, Milwaukee & St. Paul, pref.	5,950.00	5,000.00	5,900.00
	<u>\$114,640.00</u>	<u>\$80,000.00</u>	<u>\$92,786.00</u>
MANUFACTURING.			
Page Belting Co., pref.....	\$3,500.00	\$3,500.00	\$3,500.00
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$6,900.00	\$6,000.00	\$5,915.00

NORWAY PLAINS SAVINGS BANK.—ROCHESTER.

CHAS. GREENFIELD, *President*. HENRY M. PLUMER, *Treasurer*.

Trustees—Charles Greenfield, Dominicus Hanson, Nathaniel Burnham, James Farrington, Horace L. Worcester, Orrin A. Hoyt, John Greenfield.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$739,402.63		\$739,402.63
Guaranty fund.....	5,000.00		5,000.00
Interest.....	6,879.19		6,879.19
	\$751,281.82		
Premium on bonds and stocks im- paired.....	10,927.00		
	\$740,354.82		\$751,281.82

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$32,200.00	\$32,200.00	\$32,200.00
Loans secured by western city mortgages.....	39,521.40	39,521.40	39,521.40
Loans secured by local real estate...	63,608.47	63,608.47	63,608.47
Loans on personal security.....	53,203.77	53,203.77	53,203.77
Loans on collateral security.....	39,000.00	39,000.00	39,000.00
County, city, town, and district bonds.....	103,620.00	100,000.00	102,865.00
Railroad bonds.....	104,520.00	117,000.00	113,670.00
Miscellaneous bonds.....	254,800.00	262,500.00	257,525.00
Bank stock.....	6,608.00	5,900.00	5,900.00
Miscellaneous stocks.....	14,850.00	11,000.00	15,365.00
Real estate by foreclosure.....	13,477.75	13,477.75	13,477.75
Real estate purchased (bank build- ing).....	6,500.00	6,500.00	6,500.00
Bank fixtures.....	1,360.00	1,360.00	1,360.00
Cash on deposit in national banks...	7,085.43	7,085.43	7,085.43
	\$740,354.82	\$752,356.82	\$751,281.82

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 11, 1893, to August 2, 1894.

Gross earnings	\$40,754.30
Deduct interest paid out	\$618.88
Deduct expenses	1,890.08
Deduct local tax	74.50
Deduct western taxes	64.34
Deduct western foreclosure expenses	530.78
Deduct premiums charged off	428.83
Deduct losses charged off	11,720.27
	<hr/>
	15,327.68
Net earnings	\$25,426.62
From surplus	88.09
	<hr/>
Dividends November, 1893, and May, 1894	\$25,514.71
Surplus and interest, last examination	\$6,967.28
From surplus	88.09
	<hr/>
Surplus and interest, present examination	\$6,879.19

Incorporated 1851.

Examination Aug. 2, 1894, by John Hatch.

Treasurer's bond, \$60,000. Date of bonds, Dec. 3, 1880, and May 28, 1890.

Clerks, Sarah M. Guppy, Ernest N. Goodwin.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerks, paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$739,402.63; decrease since last examination, \$8,519.67.

Amount of deposits received since last examination, including dividends credited, \$103,891.48.

Amount of dividends declared since last examination, \$25,514.71.

Amount paid out on account of deposits since last examination, \$112,411.15.

Total amount loaned or invested in New Hampshire, \$196,657.67.

Total amount loaned or invested in New England, \$224,422.67.

Total amount loaned or invested out of New England, \$526,859.15.

Largest amount loaned to any individual, corporation, or company, \$25,000.

Number of single loans of \$1,000 or less to separate parties in the state, 31.

Total number of loans in the state, 72.

SCHEDULE OF BONDS AND STOCKS OF THE NORWAY PLAINS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Milwaukee & St. Paul, 6s...	\$17,550.00	\$15,000.00	\$16,600.00
Chicago & Great Western, 5s.....	10,000.00	10,000.00	10,000.00
Eastern of Massachusetts, 6s.....	12,200.00	10,000.00	12,400.00
New York & New England, 6s.....	5,500.00	5,000.00	5,000.00
Oregon Short Line, 6s.....	7,800.00	10,000.00	10,000.00
Central Washington, 6s.....	7,500.00	10,000.00	10,000.00
Spokane & Palouse, 6s.....	17,000.00	25,000.00	23,600.00
Atchison, Topeka & Santa Fe, 4s....	5,320.00	7,000.00	5,320.00
Atchison, Topeka & Santa Fe, 4s....	1,350.00	5,000.00	1,350.00
Cincinnati, Hamilton & Dayton, 5s...	5,000.00	5,000.00	5,000.00
Concord & Montreal, 4s.....	15,300.00	15,000.00	15,000.00
	\$104,520.00	\$117,000.00	\$113,670.00
COUNTY.			
Cache, Utah, 5s.....	\$15,000.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
Seattle, Wash., 5s.....	\$11,220.00	\$11,000.00	\$11,000.00
Seattle, Wash., 5s.....	10,200.00	10,000.00	10,000.00
Tacoma, Wash., 6s.....	11,000.00	10,000.00	11,100.00
Portland, Oregon, 5s.....	22,000.00	20,000.00	22,000.00
Salt Lake, Utah, 5s.....	20,200.00	20,000.00	20,000.00
Evansville, Ind., 4½s.....	4,000.00	4,000.00	3,765.00
	\$78,620.00	\$75,000.00	\$77,865.00
SCHOOL DISTRICT.			
Des Moines, Iowa, Independent, 5s..	\$10,000.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Kansas City Cable Railway, 5s.....	\$20,000.00	\$20,000.00	\$20,000.00
Cleveland City Cable Railway, 5s...	20,000.00	20,000.00	19,650.00
Omaha Street Railway, 6s.....	15,000.00	15,000.00	14,700.00
Saginaw Union Street Railway, 6s...	10,200.00	10,000.00	10,200.00
St. Louis Cable & Western Railway, 6s.....	8,000.00	8,000.00	8,000.00
Watervliet Turnpike & R. R. Co., 6s..	10,000.00	10,000.00	10,000.00
St. Cloud Gas & Electric Co., 7s....	5,000.00	5,000.00	5,000.00
Jamestown Water Supply Co., N. Y., 6s.....	8,000.00	8,000.00	8,000.00
Pueblo Water Co., Col., 6s.....	5,000.00	5,000.00	4,875.00
Elmira Water-Works Co., N. Y., 6s..	15,000.00	15,000.00	15,000.00
Chattanooga City Water Co., Tenn., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas Water Co., Little Rock, Ark., 6s.....	5,000.00	5,000.00	5,000.00
Superior Rapid Transit Railway Co., 7s.....	10,000.00	10,000.00	10,000.00
Helena Water Co., Mont., 6s.....	10,000.00	10,000.00	9,900.00
Plattsmouth Water Co., Neb., 4s....	7,000.00	10,000.00	10,000.00
Salem Water Co., Ohio, 6s.....	15,000.00	15,000.00	15,000.00
St. Joseph Water Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Racine Water Co., Wis., 6s.....	15,000.00	15,000.00	15,000.00
Minneapolis Water Co., Minn., 4s....	15,000.00	15,000.00	15,000.00
Janesville Water Co., 5s.....	10,000.00	10,000.00	10,000.00
Kimball-Champ Investment Co., deb., 6s.....	4,000.00	5,000.00	4,500.00
Amount carried forward.....	\$222,200.00	\$226,000.00	\$224,825.00

SCHEDULE OF BONDS AND STOCKS OF THE NORWAY PLAINS
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$222,200.00	\$226,000.00	\$224,825.00
Iowa Loan & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s	16,000.00	20,000.00	16,000.00
Winfield Mortgage & Trust Co., deb., 6s.....	1,500.00	1,500.00	1,500.00
West End Street Railway Co., Mass., 5s.....	5,100.00	5,000.00	5,200.00
STOCKS.	\$254,800.00	\$262,500.00	\$257,525.00
BANK.			
Rochester National, Rochester.....	\$6,608.00	\$5,900.00	\$5,900.00
<i>MISCELLANEOUS.</i>			
West End Street Railway, Boston, preferred	\$9,600.00	\$6,000.00	\$10,365.00
Nashua Trust Co.....	5,250.00	5,000.00	5,000.00
	\$14,850.00	\$11,000.00	\$15,365.00

OSSIPEE VALLEY TEN-CENTS SAVINGS BANK.— FREEDOM.

STEPHEN J. KENESON, *President*. ELIAS I. TOWLE, *Treasurer*.

Trustees—Jacob Manson, Elias I. Towle, Edgar L. Mills, Augustus D. Merrow, David Smith, Orren E. Drake, Almon R. Bennett, David W. Davis, Joseph Huckins.

Investment Committee—Stephen J. Keneson, Orren E. Drake, Edgar L. Mills.

STATEMENT.

Liabilities.

Amount due depositors.....	\$136,965.72	\$136,965.72
Guaranty fund.....	5,000.00	5,000.00
Interest.....	3,144.36	3,144.36
	\$145,110.08	
Premium on bonds and stocks im- paired.....	200.00	
	\$144,910.08	\$145,110.08

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$3,100.00	\$3,100.00	\$3,100.00
Loans secured by local real estate..	54,448.57	54,448.57	54,448.57
Loans on personal security.....	55,179.71	55,179.71	55,179.71
Loans on collateral security.....	7,628.65	7,628.65	7,628.65
Railroad bonds.....	1,000.00	1,000.00	1,000.00
Miscellaneous bonds.....	20,500.00	20,500.00	20,500.00
Bank stock.....	2,000.00	2,200.00	2,200.00
Real estate by foreclosure.....	160.66	160.66	160.66
Cash on deposit in national banks...	581.52	581.52	581.52
Cash on hand.....	310.97	310.97	310.97
	\$144,910.08	\$145,110.08	\$145,110.08

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 6, 1893, to August 21, 1894.

Gross earnings	\$7,348.59
Transferred from guaranty fund	500.00
	<hr/>
	\$7,848.59
Deduct interest paid out	\$114.74
Deduct expenses	631.87
Deduct state tax	1,338.39
Deduct local taxes	36.76
Deduct western taxes	26.80
Deduct losses charged off	4,817.29
	<hr/>
	6,965.85
Net earnings	<hr/>
	\$882.74
From surplus	3,133.23
	<hr/>
Dividends October, 1893, and April, 1894	\$4,015.97
Surplus and interest, last examination	\$6,277.59
From surplus	3,133.23
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Surplus and interest, present examination	\$3,144.36
Incorporated 1868.	
Examination August 21, 1894, by James O. Lyford and John Hatch.	
Treasurer's bond, \$30,000. Date of bond, May 11, 1892.	
Assistant treasurer, George I. Philbrick.	
Annual compensation of treasurer, \$250.	
Annual compensation of assistant treasurer, \$250.	
Indebtedness of trustees as principal, \$1,370.70; as surety, \$6,- 825.47.	
Amount of deposits \$136,965.72; decrease since last examination, \$1,185.24.	
Amount of deposits received since last examination, including divi- dends credited, \$15,549.60.	
Amount of dividends declared since last examination, \$4,015.97.	
Amount paid out on account of deposits since last examination, \$16,734.84.	
Total amount loaned or invested in New Hampshire, \$118,128.56.	
Total amount loaned or invested in New England, \$129,210.08.	
Total amount loaned or invested out of New England, \$15,900.	
Largest amount loaned to any individual, corporation, or company, \$6,000.	
Number of single loans of \$1,000 or less to separate parties in the state. 397.	
Total number of loans in the state, 416.	

SCHEDULE OF BONDS AND STOCKS OF THE OSSIPEE VALLEY TEN-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Georges Valley, Maine, 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Knox Gas & Electric Co., Rockland, Me., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Crystal Water Co., Edgewater, N. Y., 6s.....	500.00	500.00	500.00
Richmond Water & Light Co., Richmond, Ky., 6s.....	1,500.00	1,500.00	1,500.00
Kennebec Light & Heat Co., Augusta, Me., 6s.....	500.00	500.00	500.00
Fort Smith Water Co., Ark., 6s.....	1,000.00	1,000.00	1,000.00
Leadville Water Co., Col., 6s.....	8,000.00	8,000.00	8,000.00
Mousam River R. R., Sanford, Me., 6s	2,000.00	2,000.00	2,000.00
Rumford Falls Light & Water Co., Me., 6s.....	2,000.00	2,000.00	2,000.00
	\$20,500.00	\$20,500.00	\$20,500.00
STOCKS.			
BANK.			
Lake National, Wolfeborough.....	\$200.00	\$400.00	\$400.00
National Bank of Commerce, Minn...	1,500.00	1,500.00	1,500.00
American National, Kansas City.....	300.00	300.00	300.00
	\$2,000.00	\$2,200.00	\$2,200.00

PEOPLE'S SAVINGS BANK [GUARANTY].—MANCHESTER.

PERSON C. CHENEY, *President*. GEO. B. CHANDLER, *Treasurer*.

Trustees—Person C. Cheney, Moody Currier, Elijah M. Topliff, Abraham P. Olzendam, Henry M. Putney, Charles H. Bartlett, John B. Varick, George F. Elliott, George B. Chandler, Joseph L. Stevens.

Investment Committee—Moody Currier, Elijah M. Topliff, Henry M. Putney.

STATEMENT.

Liabilities.

Amount due depositors.....	\$770,618.89	\$770,618.89
Guaranty fund.....	100,000.00	100,000.00
Interest	19,739.52	19,739.52
Dividends guaranty fund unpaid....	42.00	42.00
Premium on bonds and stocks.....	13,294.25	
	\$903,694.66	\$890,400.41

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$538,945.00	\$538,945.00	\$538,945.00
Loans secured by western city mortgages.....	83,175.00	83,175.00	83,175.00
Loans secured by local real estate...	917.00	917.00	917.00
Loans on personal security.....	61,502.42	61,502.42	61,502.42
Loans on personal security (western).....	16,000.00	16,000.00	16,000.00
Loans on collateral security.....	46,200.00	46,200.00	46,200.00
Railroad bonds.....	31,180.00	31,000.00	30,418.75
Miscellaneous bonds.....	15,300.00	16,000.00	10,001.00
Bank stock.....	19,660.00	21,000.00	17,000.00
Railroad stock.....	37,524.00	35,800.00	35,600.00
Manufacturing stock.....	2,650.00	2,500.00	2,500.00
Miscellaneous stocks.....	7,500.00	5,000.00	5,000.00
Real estate by foreclosure.....	12,558.00	12,558.00	12,558.00
Cash on deposit in national banks....	29,318.96	29,318.96	29,318.96
Cash on hand.....	1,264.28	1,264.28	1,264.28
	\$903,694.66	\$901,180.66	\$890,400.41

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 3, 1893, to April 9, 1894.

Gross earnings	\$63,227.14
Deduct interest paid out	\$1,904.71
Deduct expenses	2,366.26
Deduct state tax	9,121.38
Deduct expenses of western foreclosure	2,858.22
Deduct premiums charged off	1,645.00
Deduct reduction book value of bonds and stocks	9,964.00
Deduct losses charged off	15,803.84
Dividends to stockholders	6,000.00
	<hr/>
	49,663.41
Net earnings	\$13,563.73
From surplus	15,987.44
	<hr/>
Dividend to general depositors, April, 1894	\$29,551.17
Surplus and interest, last examination	\$35,726.96
From surplus	15,987.44
	<hr/>
Surplus and interest, present examination	\$19,739.52

Incorporated 1873.

Examination April 9, 1894, by James O. Lyford.

Treasurer's bond, \$75,000. Date of bond, April, 1890.

Clerk, Edward M. Brooks.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$2,000 ; as surety, nothing.

Amount of deposits, \$770,618.89 ; decrease since last examination,
\$74,723.33.Amount of deposits received since last examination, including div-
idends credited, \$122,834.42.

Amount of dividends declared since last examination, \$29,551.17.

Amount paid out on account of deposits since last examination,
\$197,557.75.

Total amount loaned or invested in New Hampshire, \$162,703.66.

Total amount loaned or invested in New England, \$172,703.66.

Total amount loaned or invested out of New England, \$717,696.75.

Largest amount loaned to any individual, corporation, or company,
\$20,000.Number of single loans of \$1,000 or less to separate parties in
the state, 28.

Total number of loans in the state, 50.

SCHEDULE OF BONDS AND STOCKS OF THE PEOPLE'S SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Wisconsin Central, 5s.....	\$3,000.00	\$5,000.00	\$4,443.75
Chicago, Burlington & Quincy, 7s....	7,380.00	6,000.00	6,000.00
Chicago, Burlington & Quincy, 5s....	20,800.00	20,000.00	19,975.00
	\$31,180.00	\$31,000.00	\$30,418.75
MISCELLANEOUS.			
Nashua Card & Glazed Paper Co., 6s	\$10,500.00	\$10,000.00	\$10,000.00
New Hampshire Trust Co., deb., 6s..	4,800.00	6,000.00	1.00
	\$15,300.00	\$16,000.00	\$10,001.00
STOCKS.			
BANK.			
Littleton National.....	\$1,800.00	\$1,000.00	\$1,000.00
First National, Peterborough.....	7,000.00	5,000.00	5,000.00
Berlin National, Berlin.....	1,060.00	1,000.00	1,000.00
Merchant's Nat'l, Kansas City, Mo..	5,000.00	10,000.00	6,000.00
Laconia National, Laconia.....	4,800.00	4,000.00	4,000.00
	\$19,660.00	\$21,000.00	\$17,000.00
RAILROAD.			
Chicago & Northwestern, common..	\$5,300.00	\$5,000.00	\$5,000.00
Chicago, Burlington & Quincy.....	8,424.00	10,800.00	10,000.00
Boston & Maine.....	14,800.00	10,000.00	10,000.00
Illinois Central.....	9,000.00	10,000.00	9,800.00
	\$37,524.00	\$35,800.00	\$35,600.00
MANUFACTURING.			
Manchester Mills.....	\$2,650.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Adams Express Co.....	\$7,500.00	\$5,000.00	\$5,000.00

PETERBOROUGH SAVINGS BANK.—PETERBOROUGH.

CHARLES H. BROOKS, *President*. M. L. MORRISON, *Treasurer*.

Trustees—Charles H. Brooks, George W. Farrar, William G. Livingstone, Ebenezer W. McIntosh, George H. Scripture, Willard D. Chase, John R. Miller, Charles S. Pierce, John Q. Adams, Eben W. Jones, James M. Cummings, George A. Hamilton, M. L. Morrison.

Investment Committee—Charles H. Brooks, George W. Farrar, Ebenezer W. McIntosh.

STATEMENT.

Liabilities.

Amount due depositors.....	\$873,815.90	\$873,815.90
Guaranty fund.....	712.55	712.55
Surplus.....	238.40	238.40
Interest.....	19,569.06	19,569.06
Premium on bonds and stocks.....	22,030.29	
	\$916,366.20	\$894,335.91

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$205,834.35	\$205,834.35	\$205,834.35
Loans secured by western city mortgages.....	80,000.00	80,000.00	80,000.00
Loans secured by local real estate ..	66,529.69	66,529.69	66,529.69
Loans on personal security.....	20,818.85	20,818.85	20,818.85
Loans on personal security (western).....	18,993.25	18,993.25	18,993.25
Loans on collateral security.....	21,375.00	21,375.00	21,375.00
Loans on collateral security (western).....	4,000.00	4,000.00	4,000.00
State bonds.....	5,250.00	5,000.00	5,450.00
County, city, town, and district bonds.....	106,435.00	105,565.00	101,526.66
Railroad bonds	80,413.00	99,550.00	74,596.25
Miscellaneous bonds.....	124,280.00	127,800.00	123,600.00
Bank stock.....	51,460.00	37,500.00	42,539.00
Railroad stock.....	36,812.00	64,900.00	35,231.25
Miscellaneous stocks.....	19,897.00	17,550.00	19,573.55
Real estate by foreclosure.....	20,870.25	20,870.25	20,870.25
Real estate purchased.....	13,500.00	13,500.00	13,500.00
Bank fixtures.....	1,000.00	1,000.00	1,000.00
Cash on deposit in national banks....	28,257.27	28,257.27	28,257.27
Cash on hand.....	10,640.54	10,640.54	10,640.54
	\$916,366.20	\$949,684.20	\$894,335.91

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 20, 1893, to June 5, 1894.

Gross earnings	\$48,303.07
Deduct interest paid out	\$257.29
Deduct expenses	2,844.47
Deduct state tax	9,234.06
Deduct local taxes	136.30
Deduct western taxes	1,285.54
Deduct losses charged off	14,316.06
Deduct western foreclosure expenses	1,215.71
Carried to guaranty fund	3,875.91
	<hr/>
	33,165.34
Net earnings	\$15,137.73
From surplus	3,443.40
	<hr/>
Dividend July, 1893	\$18,581.13
Surplus and interest, last examination	\$23,250.86
From surplus	3,443.40
	<hr/>
Surplus and interest, present examination	\$19,807.46

Incorporated 1859.

Examination June 5, 1894, by Alpheus W. Baker.

Treasurer's bond, \$80,000. Date of bond, April 24, 1893.

Clerk, Nellie F. Cummings.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$1.25 per day.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$873,815.90; decrease since last examination, \$82,081.68.

Amount of deposits received since last examination, including dividends credited, \$79,082.29.

Amount of dividends declared since last examination, \$18,581.13.

Amount paid out on account of deposits since last examination, \$161,163.97.

Total amount loaned or invested in New Hampshire, \$206,942.78.

Total amount loaned or invested in New England, \$236,785.28.

Total amount loaned or invested out of New England, \$657,550.63.

Largest amount loaned to any individual, corporation, or company, \$21,200.

Number of single loans of \$1,000 or less to separate parties in the state, 80.

Total number of loans in the state, 103.

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$5,250.00	\$5,000.00	\$5,450.00
RAILROAD.			
Central Washington, 6s.....	\$18,750.00	\$25,000.00	\$17,500.00
Boonville, St. Louis & Southern, 6s ..	7,000.00	7,000.00	6,930.00
Spokane & Palouse, 6s.....	11,560.00	17,000.00	11,900.00
Consolidated of Vermont, 5s.....	2,200.00	2,500.00	2,250.00
Chicago, Burlington & Quincy, 4s....	950.00	1,000.00	420.00
Chicago, Milwaukee & St. Paul, 7s...	10,160.00	8,000.00	8,000.00
Little Rock & Fort Smith, 7s.....	350.00	350.00	350.00
Chicago, Burlington & Northern, 5s...	2,575.00	2,500.00	2,500.00
Atchison, Topeka & Santa Fe, 4s.....	8,360.00	11,000.00	6,900.00
Chicago, Burlington & Quincy, 5s...	5,408.00	5,200.00	5,215.00
Cincinnati, Hamilton & Dayton, 5s...	5,880.00	6,000.00	6,000.00
New York & New England, 5s.....	2,060.00	2,000.00	2,000.00
Atchison, Topeka & Santa Fe, 2d mortgage, 4s.....	2,700.00	10,000.00	2,631.25
Chicago, Burlington & Quincy, 7s....	2,460.00	2,000.00	2,000.00
	\$80,413.00	\$99,550.00	\$74,596.25
COUNTY.			
Pitkin, Col., 6s.....	\$2,060.00	\$2,000.00	\$1,940.00
Sweetwater, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
Sheridan, Wyo., 6s.....	2,060.00	2,000.00	2,000.00
Johnson, Wyo., 6s.....	2,060.00	2,000.00	1,990.00
Kittitas, Wash., 6s.....	2,100.00	2,000.00	2,000.00
Clallam, Wash., 6s.....	6,120.00	6,000.00	5,990.00
Clay, Miss., 6s.....	1,000.00	1,000.00	1,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
	\$25,600.00	\$25,000.00	\$24,920.00
CITY AND TOWN.			
Los Angeles, Cal., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
Tampa, Fla., 7s.....	4,200.00	4,000.00	4,000.00
Salt Lake City, Utah, 6s.....	5,400.00	5,000.00	5,000.00
Dayton, Wash., 6s.....	3,120.00	3,000.00	3,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Newport, Ky., 7 3-10s.....	2,300.00	2,000.00	1,940.00
Lampasas, Texas, 7s.....	2,500.00	5,000.00	3,000.00
Salt Lake City, Utah, 5s.....	5,250.00	5,000.00	4,812.50
South Denver, Col., 6s.....	5,500.00	5,000.00	5,000.00
Grand Forks, No. Dak., 6s.....	5,200.00	5,000.00	5,000.00
Orlando, Fla., 7s.....	2,100.00	2,000.00	2,000.00
Redlands, Cal., 6s.....	3,060.00	3,000.00	3,000.00
Falls City, Neb., 5s.....	7,000.00	7,000.00	6,510.00
Scotland, Dak., 7s.....	1,040.00	1,000.00	1,000.00
Dallas, Texas, 6s.....	1,100.00	1,000.00	1,000.00
Peterborough, 5s.....	4,600.00	4,600.00	3,430.96
Springville, Utah, 6s.....	3,090.00	3,000.00	3,000.00
Hickman, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Ashville, N. C., 5s.....	5,000.00	5,000.00	4,987.50
	\$73,750.00	\$73,600.00	\$69,680.96

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL-DISTRICT.			
Richardson County, No. 32, Neb., 7s..	\$1,000.00	\$1,000.00	\$1,000.00
Barnes County, No. 72, Dak., 8s.....	1,965.00	1,965.00	1,925.70
Bozeman, Gallatin County, No. 7, Mont., 6s.....	4,120.00	4,000.00	4,000.00
	\$7,035.00	\$6,965.00	\$6,925.70
MISCELLANEOUS.			
Phoenix Water-Works, Ill., 6s	\$5,000.00	\$5,000.00	\$4,987.50
Streator Aqueduct Co., Ill., 6s	5,000.00	5,000.00	5,000.00
Knoxville Water-Works, Tenn., 6s...	1,000.00	1,000.00	1,000.00
New Hampshire Trust Co., deb., 6s...	4,000.00	5,000.00	4,850.00
Fairmount Cemetery Association, 6s	2,000.00	2,000.00	1,960.00
Grand Forks Gas & Electric Co., 6s...	3,000.00	3,000.00	3,000.00
National Cordage Co., Boston, 6s....	1,800.00	1,800.00	1,800.00
Atlas Tack Co., Boston, 6s.....	2,080.00	2,000.00	2,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Western Farm Mortgage Trust Co., deb., 6s.....	2,250.00	4,500.00	1,500.00
Burlington Electric Lighting Co., Iowa, 7s	5,000.00	5,000.00	5,000.00
Beatrice Real Estate & Trust Co., Neb., 6s.....	2,500.00	2,500.00	2,500.00
Globe Street Railway, Fall River, Mass., 5s.....	10,000.00	10,000.00	9,975.00
Auburn City Railway, N. Y., 6s.....	2,250.00	3,000.00	2,250.00
Omaha Street Railway, Neb., 5s.....	2,000.00	2,000.00	1,960.00
Saginaw Union Street Railway, Mich., 6s.....	5,100.00	5,000.00	5,000.00
Merrimack Valley Street Railway, Mass., 5s.....	7,000.00	7,000.00	6,937.50
Watervliet Turnpike & Railway Co., N. Y., 6s	6,000.00	6,000.00	6,000.00
Fidelity Building & Loan Associa- tion, Denver, deb., 7s.....	5,000.00	5,000.00	5,000.00
National Cordage Co., Boston, 6s....	1,000.00	1,000.00	980.00
Portland Consolidated Street Rail- way, Or., 6s.....	5,200.00	5,000.00	5,000.00
Evansville Street Railway, Ind., 6s...	5,000.00	5,000.00	5,000.00
North End Water Co., Tacoma, 7s...	2,000.00	2,000.00	2,000.00
Salt Lake City Street Railway, 6s....	5,100.00	5,000.00	5,000.00
Cleveland City Cable Railway, 5s....	5,000.00	5,000.00	4,700.00
Metropolitan Street Railway, Den- ver, 6s.....	10,000.00	10,000.00	10,000.00
Investment Trust Co. of America, 6s	15,000.00	15,000.00	15,000.00
STOCKS.	\$124,280.00	\$127,800.00	\$123,600.00
BANK.			
First National, Peterborough	\$14,000.00	\$10,600.00	\$13,035.00
Hillsborough National.....	16,520.00	11,800.00	12,290.00
Monadnock National, East Jaffrey...	12,000.00	10,100.00	12,114.00
Citizens' National, Keene.....	750.00	500.00	550.00
Souhegan National, Milford.....	2,750.00	2,500.00	2,550.00
Richardson County National, Neb....	3,000.00	2,000.00	2,000.00
First National of Francestown.....	2,440.00	.....	.....
	\$51,460.00	\$37,500.00	\$42,539.00

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy.....	\$17,082.00	\$21,900.00	\$15,200.00
Chicago & Northwestern, common...	8,480.00	8,000.00	7,900.00
Chicago, St. Paul, Minneapolis & Omaha, preferred	5,650.00	5,000.00	5,000.00
Central Pacific.....	600.00	5,000.00	850.00
Union Pacific	550.00	5,000.00	725.00
Atchison, Topeka & Santa Fé.....	900.00	15,000.00	1,656.25
Fitchburg, preferred.....	3,550.00	5,000.00	3,900.00
	\$36,812.00	\$64,900.00	\$35,231.25
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$4,600.00	\$4,000.00	\$4,024.00
Niagara Fire Insurance Co.....	3,575.00	2,750.00	4,749.55
Pullman's Palace Car Co.....	9,222.00	5,800.00	5,800.00
Investment Trust Co. of America....	2,500.00	5,000.00	5,000.00
	\$19,897.00	\$17,550.00	\$19,573.55

PISCATAQUA SAVINGS BANK.—PORTSMOUTH.

E. P. KIMBALL, *President*.W. C. FRASER, *Treasurer*.

Trustees—E. P. Kimball, J. H. Broughton, J. H. Hutchinson, A. F. Howard, Wallace Hackett, H. A. Yeaton, E. C. Spinney. E. B. Philbrick, Jos. O. Hobbs, Lewis E. Staples, C. A. Hazlett, F. R. Drake.

Investment Committee—E. P. Kimball, J. H. Broughton, J. H. Hutchinson.

STATEMENT.

Liabilities.

Amount due depositors.....	\$578,661.87	\$578,661.87
Guaranty fund.....	30,000.00	30,000.00
Surplus.....	2,489.93	2,489.93
*Interest.....	5,284.73	*5,284.73
Premium on bonds and stocks.....	952.66	
	<u>\$617,389.19</u>	<u>\$616,436.53</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$47,050.00	\$47,050.00	\$47,050.00
Loans secured by western city mortgages.....	154,675.00	154,675.00	154,675.00
Loans secured by local real estate...	45,400.00	45,400.00	45,400.00
Loans on personal security.....	38,902.02	38,902.02	38,902.02
Loans on personal security (western).....	5,831.18	5,831.18	5,831.18
Loans on collateral security.....	48,684.94	48,684.94	48,684.94
Loans on collateral security (western).....	25,061.37	25,061.37	25,061.37
County, city, town, and district bonds.....	86,157.76	83,087.76	83,087.76
Miscellaneous bonds.....	68,696.00	70,870.00	69,000.00
Bank stock.....	41,815.00	31,800.00	43,515.34
Miscellaneous stocks.....	8,220.00	11,800.00	8,333.00
Warrants.....	95.00	95.00	95.00
Real estate by foreclosure.....	34,187.47	34,187.47	34,187.47
Cash on deposit in national banks...	11,128.70	11,128.70	11,128.70
Cash on hand.....	1,484.75	1,484.75	1,484.75
	<u>\$617,389.19</u>	<u>\$610,058.19</u>	<u>\$616,436.53</u>

* Includes \$2,000 reserved for state tax 1894.

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 19, 1893, to March 14, 1894.

Gross earnings	\$26,696.70
Deduct interest paid out	\$749.99
Deduct expenses	2,107.75
Deduct state tax	5,814.13
Deduct western taxes and foreclosure ex- penses	3,794.49
Deduct losses charged off	5,751.00
	<hr/>
	18,217.36
	<hr/>
Net earnings	\$8,479.34
From surplus	14,419.37
	<hr/>
Dividends July, 1893, and January, 1894	\$22,898.71
	<hr/>
Surplus and interest, last examination	\$22,194.03
From surplus	14,419.37
	<hr/>
Surplus and interest, present examination	\$7,774.66

Incorporated 1877.

Examination March 14, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$55,000. Date of bond, Sept. 2, 1891.

Clerk, J. K. Bates.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$300.

Indebtedness of trustees as principal, \$22,392.02; as surety, \$800.

Amount of deposits, \$578,661.87; decrease since last examination, \$17,923.46.

Amount of deposits received since last examination, including dividends credited, \$111,459.58.

Dividends declared since last examination, \$22,898.71.

Amount paid out on account of deposits since last examination, \$129,383.04.

Total amount loaned or invested in New Hampshire, \$179,012.47.

Total amount loaned or invested in New England, \$179,626.37.

Total amount loaned or invested out of New England, \$436,810.16.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the state, 35.

Total number of loans in the state, 66.

SCHEDULE OF BONDS AND STOCKS OF THE PISCATAQUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Douglas, Kan., 6s.....	\$728.00	\$700.00	\$700.00
Doniphan, Kan., 6s.....	1,530.00	1,500.00	1,500.00
Travis, Tex., 6s.....	7,140.00	7,000.00	7,000.00
Larimer, Col., 6s.....	5,200.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Sully, S. Dak., 7s.....	3,060.00	3,000.00	3,000.00
Alexander, Ill., 6s.....	5,087.76	5,087.76	5,087.76
Las Animas, Col., 7s.....	4,120.00	4,000.00	4,000.00
	\$32,015.76	\$31,287.76	\$31,287.76
CITY AND TOWN.			
Paris, Tex., 6s.....	\$10,300.00	\$10,000.00	\$10,000.00
East Dallas, Tex., 6s.....	2,140.00	2,000.00	2,000.00
Leavenworth, Kan., 5s.....	636.00	600.00	600.00
Sedgwick Township, Kan., 6s.....	3,296.00	3,200.00	3,200.00
Windsor, Ill., 6s.....	3,150.00	3,000.00	3,000.00
Ottawa Township, Ohio, 6s.....	7,280.00	7,000.00	7,000.00
Sugar Creek, Ohio, 6s.....	1,020.00	1,000.00	1,000.00
Pleasant Township, Ohio, 6s.....	3,090.00	3,000.00	3,000.00
South Denver, Col., 6s.....	11,000.00	10,000.00	10,000.00
Paris, Tex., 5s.....	2,000.00	2,000.00	2,000.00
	\$43,912.00	\$41,800.00	\$41,800.00
SCHOOL DISTRICT.			
Paola, Kan., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Lamar, Mo., Board of Education, 6s..	3,500.00	3,500.00	3,500.00
Maysville, Mo., Board of Education, 6s.....	1,530.00	1,500.00	1,500.00
	\$10,230.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Lindell Hotel, St. Louis, Mo., 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
Johnson Loan & Trust Co., deb., 6s..	4,896.00	6,120.00	5,000.00
Sioux Falls Water Co., S. Dak., 6s....	4,000.00	4,000.00	4,000.00
Kansas City Investment Co., deb., 6s.	3,800.00	4,750.00	4,000.00
City Water Co., East St. Louis, Ill., 6s.....	1,000.00	1,000.00	1,000.00
Indianapolis Water Co., Ind., 5s.....	23,000.00	23,000.00	23,000.00
City Water Works, Omaha, Neb., 6s..	7,000.00	7,000.00	7,000.00
Jamestown Water Supply Co., 6s.....	1,000.00	1,000.00	1,000.00
Independence Water Works, Mo., 7s	2,000.00	2,000.00	2,000.00
National Water Works, N. Y., 6s.....	12,000.00	12,000.00	12,000.00
	\$68,696.00	\$70,870.00	\$69,000.00
STOCKS.			
BANK.			
New Hampshire National, Ports- mouth.....	\$2,730.00	\$2,100.00	\$2,530.00
National Mechanics & Traders, Portsmouth.....	2,185.00	1,900.00	2,168.75
First National, Portsmouth.....	29,320.00	17,700.00	28,287.21
Central National, New York.....	3,240.00	2,700.00	3,489.38
Merchants National, Kan. City, Mo..	3,300.00	6,600.00	6,000.00
Rockingham National, Portsmouth..	1,040.00	800.00	1,040.00
	\$41,815.00	\$31,800.00	\$43,515.34
MISCELLANEOUS.			
Newton Water Works, Newton, Kan.	\$3,000.00	\$6,000.00	\$3,333.00
Independence Water Works Co., Mo.	5,220.00	5,800.00	5,000.00
	\$8,220.00	\$11,800.00	\$8,333.00

PITTSFIELD SAVINGS BANK.—PITTSFIELD.

R. L. FRENCH, *President*.GEORGE F. BERRY, *Treasurer*.

Trustees—R. L. French, B. F. Kaime, A. B. Taylor, John J. Jenness, Hiram A. Tuttle, Wm. G. French, E. L. Carr, George F. Berry, S. J. Winslow, George E. Kent, M. S. Clough, C. M. Greene.

Investment Committee—R. L. French, Hiram A. Tuttle, E. L. Carr, S. J. Winslow, George F. Berry.

STATEMENT.

Liabilities.

Amount due depositors.....	\$382,448.13	\$382,448.13
Guaranty fund.....	20,200.00	20,200.00
Interest.....	6,425.18	6,425.18
Premium on bonds and stocks.....	3,668.00	
	\$412,741.31	\$409,073.31

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$41,225.00	\$41,225.00	\$41,225.00
Loans secured by western city mortgages.....	65,284.00	65,284.00	65,284.00
Loans secured by local real estate...	84,564.72	84,564.72	84,564.72
Loans on personal security.....	73,474.06	73,474.06	73,474.06
Loans on personal security (western).....	2,434.00	2,434.00	2,434.00
Loans on collateral security.....	41,199.25	41,199.25	41,199.25
Loans on collateral security (western).....	6,375.00	6,375.00	6,375.00
County, city, town, and district bonds.....	16,298.00	15,600.00	15,600.00
Railroad bonds.....	11,870.00	11,500.00	10,750.00
Miscellaneous bonds.....	47,630.00	49,110.00	46,460.00
Bank stock.....	1,420.00	1,200.00	1,200.00
Railroad stock.....	1,610.00	4,000.00	1,150.00
Warrants.....	300.00	300.00	300.00
Real estate by foreclosure.....	3,891.04	3,891.04	3,891.04
Real estate purchased: bank building.....	4,060.00	4,060.00	4,060.00
Cash on deposit in national banks....	6,359.17	6,359.17	6,359.17
Cash on hand.....	4,747.07	4,747.07	4,747.07
	\$412,741.31	\$415,323.31	\$409,073.31

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 11, 1893, to June 28, 1894.

Gross earnings	\$19,599.10
Deduct interest paid out	\$733.03
Deduct expenses	1,777.78
Deduct state tax	3,813.54
Deduct western taxes	497.90
Deduct foreclosure expenses	534.22
Deduct losses charged off	2,400.00
Carried to guaranty fund	1,800.00
	<hr/>
	11,556.47
Net earnings	\$8,042.63
From surplus	3,206.36
	<hr/>
Dividend, April, 1894	\$11,248.99
Surplus and interest, last examination	\$9,631.54
From surplus	3,206.36
	<hr/>
Surplus and interest, present examination	\$6,425.18

Incorporated 1855.

Examination June 28, 1894, by A. W. Baker and John Hatch.

Treasurer's bond, \$45,000. Date of bond, Sept. 8, 1892.

Clerk, Hattie E. Boyd.

Annual compensation of treasurer, \$1,400.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$18,702.36; as surety, \$25,938.37.

Amount of deposits, \$382,448.13; decrease since last examination, \$15,249.82.

Amount of deposits received since last examination, including dividends credited, \$62,846.77.

Amount of dividends declared since last examination, \$11,248.99.

Amount paid out on account of deposits since last examination, \$78,096.59.

Total amount loaned or invested in New Hampshire, \$222,704.27.

Total amount loaned or invested in New England, \$222,704.27.

Total amount loaned or invested out of New England, \$186,369.04.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the state, 200.

Total number of loans in the state, 239.

SCHEDULE OF BONDS AND STOCKS OF THE PITTSFIELD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Terre Haute & Southeastern, 7s.....	\$2,240.00	\$2,000.00	\$2,000.00
Boston, Concord & Montreal, 6s.....	6,780.00	6,000.00	6,000.00
Brunswick & Chillicothe, 6s.....	550.00	500.00	500.00
Kansas Pacific, 6s.....	740.00	1,000.00	750.00
Oregon Short Line, 6s.	1,560.00	2,000.00	1,500.00
	\$11,870.00	\$11,500.00	\$10,750.00
COUNTY.			
Saguache, Col., 7s.....	\$3,180.00	\$3,000.00	\$3,000.00
Kittitass, Wash., 6s.....	3,150.00	3,000.00	3,000.00
Clay, Minn., 7s.....	3,270.00	3,000.00	3,000.00
Summit, Col., 7s.....	1,040.00	1,000.00	1,000.00
Wyandotte, Kan., 7s.....	1,900.00	2,000.00	2,000.00
	\$12,540.00	\$12,000.00	\$12,000.00
CITY AND TOWN.			
El Paso, Texas, 7s.....	\$1,575.00	\$1,500.00	\$1,500.00
Pittsfield, N. H., 5s.....	1,133.00	1,100.00	1,100.00
	\$2,708.00	\$2,600.00	\$2,600.00
SCHOOL DISTRICT.			
Garfield County, No. 1, Col., 8s.....	\$1,050.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Western Electrical Construction Co., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Winfield Water Co., Kan., 4s.....	2,000.00	2,000.00	1,950.00
Grand Forks Gas & Electric Co., 6s..	5,000.00	5,000.00	5,000.00
Salina Water Works, Kan., 6s.....	1,000.00	1,000.00	1,000.00
National Water Works, N. Y., 6s.....	2,000.00	2,000.00	2,000.00
Topeka Water Supply Co., Kan., 6s..	5,000.00	5,000.00	5,000.00
Fort Plains Water Co., N. Y., 6s.....	1,500.00	1,500.00	1,500.00
New Hampshire Trust Co., deb., 6s..	6,400.00	8,000.00	6,400.00
Lombard Investment Co., deb., 6s....	4,610.00	4,610.00	3,610.00
Nebraska Loan & Trust Co., deb., 6s	3,500.00	3,500.00	3,500.00
Central Loan & Land Co., deb., 6s....	1,500.00	1,000.00	1,500.00
Dakota Investment Co., deb., 7s.....	2,000.00	2,000.00	2,000.00
E. H. Rollins & Sons, deb., 6s.....	5,000.00	5,000.00	5,000.00
Portland Consolidated Street Railway Co., Oregon, 6s.....	3,120.00	3,000.00	3,000.00
	\$47,630.00	\$49,110.00	\$46,460.00
STOCKS.			
BANK.			
Merchants' National, Manchester....	\$1,270.00	\$1,000.00	\$1,000.00
Cocheco National, Dover.....	150.00	200.00	200.00
	\$1,420.00	\$1,200.00	\$1,200.00
RAILROAD.			
Union Pacific.....	\$110.00	\$1,000.00	\$250.00
Cincinnati, Lebanon & Northern.....	1,500.00	3,000.00	900.00
	\$1,610.00	\$4,000.00	\$1,150.00

PLYMOUTH GUARANTY SAVINGS BANK.—PLYMOUTH.

CHARLES H. BOWLES, *President.*R. E. SMYTHE, *Treasurer.*

Trustees—Charles H. Bowles, A. M. Kidder, George H. Adams, Davis B. Keniston, C. J. Gould, Frank L. Hughes, Alvin Burleigh, Fred P. Weeks, R. E. Smythe, John Mason, Benjamin Sanborn.

Investment Committee—A. M. Kidder, Charles H. Bowles, George H. Adams.

STATEMENT.

Liabilities.

Amount due depositors	\$294,319.33	\$294,319.33
Guaranty fund.....	35,000.00	35,000.00
Interest	1,768.95	1,768.95
Premium on bonds and stocks.....	5,825.00	
	\$336,913.28	\$331,088.28

Resources.

	Market Value June 27, 1894.	Par Value.	Value on books.
Loans secured by western farm mortgages.....	\$18,750.00	\$18,750.00	\$18,750.00
Loans secured by western city mortgages.....	58,794.00	58,794.00	58,794.00
Loans secured by local real estate..	16,588.00	16,588.00	16,588.00
Loans on personal security.....	29,447.03	29,447.03	29,447.03
Loans on personal security (western).....	4,725.00	4,725.00	4,725.00
Loans on collateral security.....	9,177.00	9,177.00	9,177.00
County, city, town, and district bonds.....	31,775.00	30,500.00	31,275.00
Railroad bonds.....	63,100.00	60,000.00	61,150.00
Miscellaneous bonds.....	23,360.00	21,200.00	21,200.00
Bank stock.....	27,500.00	24,900.00	27,800.00
Railroad stock.....	15,599.00	13,100.00	15,694.00
Manufacturing stock.....	4,150.00	3,500.00	4,500.00
Miscellaneous stocks	13,600.00	10,000.00	11,640.00
Warrants.....	3,965.82	3,965.82	3,965.82
Cash on deposit in national banks....	16,382.43	16,382.43	16,382.43
	\$336,913.28	\$321,029.28	\$331,088.28

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 23, 1893, to October 9, 1894.

Gross earnings	\$14,993.99
Deduct interest paid out	\$961.68
Deduct expenses	807.27
Deduct state tax	3,110.82
Deduct local taxes	97.20
Deduct foreclosure expenses	213.35
Deduct premiums charged off	835.00
Dividend to stockholders	700.00
	<hr/>
	6,725.32
Net earnings	\$8,268.67
From surplus	1,777.12
	<hr/>
Dividends April and October, 1894	\$10,045.79
Surplus and interest, last examination	\$3,546.07
From surplus	1 777.12
	<hr/>
Surplus and interest, present examination	\$1,768.95

Incorporated 1889.

Examination October 9, 1894, by Alpheus W. Baker.

Treasurer's bond, \$35,000. Date of bond, March 19, 1890.

Indebtedness of trustees as principal, \$1,000; as surety, \$4,400.

Amount of deposits, \$294,319.33; increase since last examination, \$20,441.89.

Amount of deposits received since last examination, including dividends credited, \$133,876.40.

Amount of dividends declared since last examination, \$10,045.79.

Amount paid out on account of deposits since last examination, \$113,434.51.

Total amount loaned or invested in New Hampshire, \$90,338.46.

Total amount loaned or invested in New England, \$90,338.46.

Total amount loaned or invested out of New England, \$240,749.82.

Largest amount loaned to any individual, corporation, or company, \$6,200.

Number of single loans of \$1,000 or less to separate parties in the state, 39.

Total number of loans in the state, 58.

SCHEDULE OF BONDS AND STOCKS OF THE PLYMOUTH GUARANTY
SAVINGS BANK.

BONDS.	Market Value	Par Value.	Value on Books.
RAILROAD.			
Chicago, Rock Island & Pacific, 5s...	\$5,150.00	\$5,000.00	\$5,000.00
Chicago, Milwaukee & St. Paul, W. & M. Div., 5s.....	10,800.00	10,000.00	10,000.00
Iowa Central, 5s.....	9,000.00	10,000.00	9,350.00
Chicago & Northwestern, 5s.....	11,100.00	10,000.00	10,000.00
Concord & Montreal, 4s.....	5,100.00	5,000.00	5,000.00
Chicago & Western Indiana, 6s.....	5,800.00	5,000.00	5,800.00
Wabash, 5s.....	10,300.00	10,000.00	10,375.00
St. Paul & Northern Pacific, 6s.....	5,850.00	5,000.00	5,625.00
	\$63,100.00	\$60,000.00	\$61,150.00
COUNTY.			
Cascade, Mont., 6s.....	\$5,250.00	\$5,000.00	\$5,325.00
Jefferson, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Milwaukee, Wis., 5s.....	5,150.00	5,000.00	5,000.00
	\$15,550.00	\$15,000.00	\$15,325.00
CITY AND TOWN.			
Dayton, Wash., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Olympia, Wash., 6s.....	5,200.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,300.00	5,000.00	5,450.00
	\$15,700.00	\$15,000.00	\$15,450.00
SCHOOL DISTRICT.			
King's County, No. 105, Wash., 7s....	\$525.00	\$500.00	\$500.00
MISCELLANEOUS.			
Proctor & Gamble Co., Cincinnati, 6s.	\$22,400.00	\$20,000.00	\$20,000.00
Crippen, Lawrence & Co., deb., 6s....	960.00	1,200.00	1,200.00
	\$23,360.00	\$21,200.00	\$21,200.00
STOCKS.			
BANK.			
Pemigewasset National, Plymouth..	\$9,100.00	6,500.00	\$7,900.00
Washington National, Spokane Falls, Wash.....	15,400.00	15,400.00	15,400.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	4,500.00
	\$27,500.00	\$24,900.00	\$27,800.00
RAILROAD.			
Pemigewasset Valley.....	\$3,999.00	\$3,100.00	\$3,844.00
Chicago, St. Paul, Minneapolis & Omaha, preferred.....	5,650.00	5,000.00	6,100.00
Chicago, Milwaukee & St. Paul, pre- ferred.....	5,950.00	5,000.00	5,750.00
	\$15,599.00	\$13,100.00	\$15,694.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$1,650.00	\$1,000.00	\$2,000.00
Trenton Potteries Co., N. J.....	2,500.00	2,500.00	2,500.00
	\$4,150.00	\$3,500.00	\$4,500.00
MISCELLANEOUS.			
Proctor & Gamble Co., Cincinnati, preferred.....	\$13,600.00	\$10,000.00	\$11,640.00

PORTSMOUTH SAVINGS BANK.—PORTSMOUTH.

J. S. H. FRINK, *President*.RALPH G. LAIGHTON *Treasurer*.

Trustees—Charles H. Mendum, John Sise, Benjamin F. Webster, Charles H. Rollins, Charles M. Loughton, Washington Freeman, William W. Cotton, Joseph W. Peirce, Andrew P. Preston, Charles H. Garrett, Samuel W. Moses, Edward C. Matthews, William H. Rollins, David Jenness, D. F. Borthwick, Moses A. Safford.

Investment Committee—J. S. H. Frink, Charles H. Mendum, Joseph W. Pierce, John Sise, G. Ralph Loughton, D. F. Borthwick.

STATEMENT.

Liabilities.

Amount due depositors	\$3,783,687.26	\$3,783,687.26
Guaranty fund.....	210,000.00	210,000.00
Surplus.....	4,956.94	4,956.94
Interest	76,295.23	76,295.23
Premium on bonds and stocks.....	72,177.67	
	\$4,147,117.10	\$4,074,939.43

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$182,889.71	\$182,889.71	\$182,889.71
Loans secured by western city mortgages	1,103,212.61	1,103,212.61	1,103,212.61
Loans secured by local real estate...	491,532.34	491,532.34	491,532.34
Loans on personal security.....	104,098.85	104,098.85	104,098.85
Loans on collateral security.....	93,717.36	93,717.36	93,717.36
Loans on collateral security (western).....	47,000.00	47,000.00	47,000.00
United States bonds.....	58,750.00	51,000.00	58,750.00
State bonds.....	26,250.00	25,000.00	25,000.00
County, city, town, and district bonds.....	1,199,682.55	1,157,491.55	1,152,101.55
Miscellaneous bonds.....	493,300.00	516,500.00	483,358.00
Bank stock.....	65,463.00	53,333.33	53,333.33
Miscellaneous stocks.....	15,725.00	14,750.00	14,450.00
County judgments.....	9,719.46	9,719.46	9,719.46
Ledger balances.....	1,266.67	1,266.67	1,266.67
Real estate by foreclosure.....	83,223.93	83,223.93	83,223.93
Real estate purchased (bank building).....	10,500.00	10,500.00	10,500.00
Cash on deposit in national banks...	138,921.29	138,921.29	138,921.29
Cash on hand.....	21,864.33	21,864.33	21,864.33
	\$4,147,117.10	\$4,105,021.43	\$4,074,939.43

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 18, 1893, to May 26, 1894.

Gross earnings	\$229,265.35
Deduct interest paid out	\$6,817.97
Deduct expenses	11,634.30
Deduct state tax	39,416.53
Deduct local taxes	132.16
Deduct western taxes	1,664.00
Deduct foreclosure expenses and insurance	5,120.24
Deduct premiums charged off	14,273.75
Deduct items charged off	29,662.52
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	108,721.47
Net earnings	\$120,543.88
Dividends, June and December, 1893	115,591.38
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To surplus	\$4,952.50
Surplus and interest, last examination	\$76,299.67
Increase	4,952.50
	<hr/>
Surplus and interest, present examination	\$81,252.17

Incorporated 1823.

Examination May 26, 1894, by the board of bank commissioners.

Treasurer's bond, \$105,000. Date of bond, Dec. 14, 1889.

Clerks, A. C. Hoyt, Harry E. Boynton, M. G. Ridge.

Annual compensation of treasurer, \$2,800.

Annual compensation of clerks, \$3,280.

Indebtedness of trustees as principal, \$56,300; as surety, \$1,600.

Amount of deposits, \$3,783,687.26; decrease since last examination, \$219,035.96.

Amount of deposits received since last examination, including dividends credited, \$508,470.28.

Amount of dividends declared since last examination, \$115,591.38.

Amount paid out on account of deposits since last examination, \$727,506.24.

Total amount loaned or invested in New Hampshire, \$1,054,475.74.

Total amount loaned or invested in New England, \$1,422,233.30.

Total amount loaned or invested out of New England, \$2,652,706.13.

Largest amount loaned to any individual, corporation, or company, \$90,000.

Number of single loans of \$1,000 or less to separate parties in the state, 285.

Total number of loans in the state, 447.

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 5s.....	\$58,750.00	\$50,000.00	\$58,750.00
STATE.			
Utah Territory, 5s.....	\$26,250.00	\$25,000.00	\$25,000.00
COUNTY.			
Alexander, Ill., 6s	\$467.04	\$467.04	\$467.04
Cook, Ill., 4s.....	50,500.00	50,000.00	50,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Lucas, Ohio, 4½s.....	10,000.00	10,000.00	10,000.00
Leavenworth, Kan., 5s.....	17,680.00	17,000.00	16,150.00
Montrose, Col., 6s.....	5,100.00	5,000.00	5,000.00
Norton, Kan., 8s.....	1,030.00	1,000.00	1,000.00
Otter Tail, Minn., 6s.....	10,200.00	10,000.00	10,000.00
O'Brien, Iowa, 4s.....	13,500.00	13,500.00	13,500.00
Pulaski, Ill., 6s.....	885.00	885.00	885.00
Pitkin, Col., 6s	7,210.00	7,000.00	6,630.00
Summit, Col., 7s.....	8,320.00	8,000.00	8,000.00
	\$130,142.04	\$127,852.04	\$126,632.04
CITY AND TOWN.			
Boone, Iowa, 6s.....	\$15,000.00	\$15,000.00	\$15,000.00
Cairo, Ill., 6s.....	3,989.51	3,989.51	3,989.51
Chadron, Neb., 6s.....	10,400.00	10,000.00	10,000.00
Columbus, Neb., 6s	4,320.00	4,000.00	4,000.00
Council Bluffs, Iowa, 6s	8,840.00	8,500.00	8,500.00
Crawfordsville, Ind., 5s	25,500.00	25,000.00	25,000.00
Concord, 4s.....	53,000.00	50,000.00	50,000.00
Dubuque, Iowa, 6s.....	5,250.00	5,000.00	5,000.00
East St. Louis, Ill., 5s	2,063.00	2,400.00	450.00
Grand Island, Neb., 6s	5,250.00	5,000.00	5,000.00
Greensburg, Kan., 6s.....	9,270.00	9,000.00	9,000.00
Geuda Springs, Kan., 6s.....	7,210.00	7,000.00	6,930.00
Indianapolis, Ind., 4s.....	13,520.00	13,000.00	13,000.00
Quincy, Mass., 4s.....	20,800.00	20,000.00	19,775.00
Malden, Mass., 4s	26,000.00	25,000.00	25,000.00
Bridgeport, Conn., 4s.....	26,000.00	25,000.00	25,000.00
Meriden, Conn., 4s.....	20,600.00	20,000.00	20,000.00
Cambridge, Mass., water	27,250.00	25,000.00	25,000.00
Cambridge, Mass., park.....	27,250.00	25,000.00	25,000.00
Providence, R. I., 4s.....	10,400.00	10,000.00	10,000.00
Lawrence, Mass., 4s.....	52,000.00	50,000.00	50,000.00
Dayton, Ohio, 5s.....	20,330.00	19,000.00	19,000.00
Kansas City, Kan., 6s.....	9,888.00	9,600.00	9,600.00
Kansas City, Kan., 7s.....	3,852.00	3,600.00	3,600.00
Leavenworth, Kan., 4s	2,500.00	2,500.00	1,875.00
Lima, Ohio, 6s.....	5,350.00	5,000.00	5,000.00
Minneapolis, Minn., 4s.....	7,070.00	7,000.00	7,000.00
Muscatine, Iowa, 6s.....	18,020.00	17,000.00	17,000.00
Nashua, 4s.....	26,000.00	25,000.00	25,000.00
New Haven, Conn., 4s.....	21,000.00	20,000.00	20,000.00
Newark, Ohio, 6s.....	10,400.00	10,000.00	10,000.00
Newton, Kan., 6s.....	4,680.00	4,500.00	4,500.00
Ottawa, Kan., 7s.....	16,585.00	15,500.00	15,500.00
Pawtucket, R. I., 4s.....	30,160.00	29,000.00	29,000.00
Portsmouth, school, 4s	1,040.00	1,000.00	1,000.00
Portsmouth, water, 4s.....	73,840.00	71,000.00	71,000.00
Portsmouth, municipal loan, 4s.....	18,540.00	18,000.00	18,000.00
Pawnee City, Neb., 6s.....	11,660.00	11,000.00	11,000.00
Amount carried forward.....	\$654,824.51	\$626,589.51	\$623,719.51

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward.....</i>	\$654,824.51	\$626,583.51	\$623,719.51
Pueblo, Col., 6s.....	15,900.00	15,000.00	15,000.00
Ada Village, Ohio, 6s.....	8,000.00	8,000.00	8,000.00
Andrews, Ind., 7s.....	3,090.00	3,000.00	3,000.00
Amity Township, Ill., 6s.....	6,120.00	6,000.00	6,000.00
Blue Rapids, Kan., 6s.....	1,030.00	1,000.00	1,000.00
Marysville, Kan., 7s.....	3,120.00	3,000.00	3,000.00
Marblehead, Mass., 4s.....	7,000.00	7,000.00	7,000.00
Middleport, Ohio, 6s.....	10,200.00	10,000.00	10,000.00
Montevideo, Minn., 8s.....	5,250.00	5,000.00	5,000.00
Pleasant Township, Ohio, 6s.....	10,300.00	10,000.00	10,000.00
Quincy, Kan., 6s.....	4,080.00	4,000.00	4,000.00
South Haven Township, Kan., 6s.....	5,200.00	5,000.00	5,000.00
Teutopolis Township, Ill., 6s.....	2,080.00	2,000.00	2,000.00
Union Township, Mich., 6s.....	3,000.00	3,000.00	3,000.00
Van Buren, Ohio, 6s.....	16,800.00	16,000.00	16,000.00
Winchester, Mass., 4s.....	20,400.00	20,000.00	20,000.00
Sedalia, Mo., 5s.....	9,000.00	9,000.00	8,950.00
Superior, Wis., 6s.....	25,500.00	25,000.00	24,750.00
Rochester, N. H., 4s.....	25,750.00	25,000.00	25,000.00
Seattle, Wash., 5s.....	25,750.00	25,000.00	25,000.00
St. John, Kan., 6s.....	15,600.00	15,000.00	15,000.00
Syracuse, Kan., 7s.....	6,300.00	6,000.00	6,000.00
Strafford, Kan., 7s.....	2,100.00	2,000.00	2,000.00
Toledo, Ohio, 5s.....	9,000.00	9,000.00	9,000.00
Toledo, Ohio, 6s.....	2,180.00	2,000.00	2,000.00
Udall, Kan., 6s.....	6,000.00	6,000.00	6,000.00
Warsaw, Ill., 6s.....	1,600.00	1,600.00	1,600.00
Warsaw, Ill., 6s.....	6,300.00	6,300.00	6,300.00
Windom, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Minneapolis, Minn., 4s.....	33,990.00	33,000.00	32,340.00
Minneapolis, Minn., 4s.....	17,510.00	17,000.00	16,660.00
	\$968,124.51	\$931,089.51	\$927,319.51
<i>SCHOOL DISTRICT.</i>			
Arapahoe County, No. 2, Col., 5s.....	\$13,390.00	\$13,000.00	\$13,000.00
Bent County, No. 14, Col., 8s.....	5,300.00	5,000.00	5,000.00
Barton County, No. 9, Kenoma, Mo., 8s.....	750.00	750.00	750.00
Barton County, No. 3., Milford, Mo., 8s.....	500.00	500.00	500.00
Carthage, Mo., 6s.....	2,525.00	2,500.00	2,500.00
Columbus, Ohio, Board of Education, 5s.....	10,400.00	10,000.00	10,000.00
Cedar Rapids, Iowa, Independent, 4½s.....	10,000.00	10,000.00	9,700.00
Coolidge, No. 1, Kan., 7s.....	12,480.00	12,000.00	12,000.00
Christian, No. 5, Mo., 8s.....	1,020.00	1,000.00	1,000.00
Dawson, No. 11, Neb., 7s.....	3,465.00	3,300.00	3,300.00
Delmar, Iowa, 7s.....	206.00	200.00	200.00
Jasper County, No. 1, Mo., 6s.....	2,000.00	2,000.00	1,900.00
Jasper County, No. 7, Mo., 9s.....	300.00	300.00	300.00
Pitkin County, No. 1, Col., 7s.....	16,640.00	16,000.00	16,000.00
Duluth, Minn., 5s.....	22,440.00	22,000.00	22,000.00
	\$101,416.00	\$98,550.00	\$98,150.00
<i>MISCELLANEOUS.</i>			
Bessemer Ditch Co., Col., 7s.....	\$9,000.00	\$10,000.00	\$10,000.00
Des Moines Land Co., Iowa, 7s.....	10,000.00	10,000.00	5,000.00
Galena Gas Light Co., Ill., 5s.....	25,000.00	25,000.00	25,000.00
Lamar Land & Canal Co., Col., deb., 7s.....	25,000.00	25,000.00	25,000.00
<i>Amount carried forward.....</i>	\$69,000.00	\$70,000.00	\$65,000.00

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS—Continued.</i>			
Amount brought forward.....	\$69,000.00	\$70,000.00	\$65,000.00
Lake Gas Co., Ill., 6s	24,000.00	24,000.00	24,000.00
Municipal Gas Light Co., Rochester, N. Y., 6s	5,000.00	5,000.00	5,000.00
Winchester Land Associates, Mass., deb., 6s	4,000.00	4,000.00	3,680.00
Western Irrigation & Land Co., Kan., 7s.....	15,000.00	15,000.00	15,000.00
Alton Water Works, Ill., 6s.....	13,000.00	13,000.00	12,870.00
Atlantic Water Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
Bucyrus Water Works, Ohio, 6s.....	40,000.00	40,000.00	40,000.00
Carthage Water Works, Mo., 6s.....	30,000.00	30,000.00	29,700.00
Cottage City Water Co., Mass., 5s....	5,000.00	5,000.00	5,000.00
Danville Water Co., Ill., 6s.....	4,000.00	4,000.00	3,930.00
Framingham Water Co., Mass., 6s ...	15,000.00	15,000.00	14,860.00
Iowa Water Co., Ottumwa, Iowa, 6s.	30,000.00	30,000.00	30,000.00
Homer Water Works, N. Y., 6s.....	3,000.00	3,000.00	3,000.00
Joliet Water Works, Ill., 6s.....	13,000.00	13,000.00	13,000.00
Leavenworth City & Fort Leaven- worth Water Co., Kan., 5s.....	15,000.00	15,000.00	15,000.00
Lexington Hydraulic & Mfg., Co., 6s	18,900.00	21,000.00	21,000.00
Marseilles Water Power Co., Ill., 6s..	9,000.00	9,000.00	8,800.00
National Water Works, N. Y., 6s.....	37,000.00	37,000.00	37,000.00
Newton Water Co., Kan., 6s	20,000.00	30,000.00	15,000.00
Newton Water Co., Kan., 7s	15,000.00	15,000.00	14,350.00
Niles Water Works, Mich., 7s.....	12,000.00	20,000.00	10,000.00
Nyack Water Works, N. Y., 6s.....	7,000.00	7,000.00	7,000.00
Omaha Water Works, Neb., 6s.....	18,900.00	21,000.00	21,000.00
Owego Water Works, N. Y., 6s.....	20,000.00	20,000.00	20,000.00
Salina Water Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Tiffin Water Works, Ohio, 6s.....	8,500.00	8,500.00	8,500.00
Wakefield Water Co., Mass., 5s.....	10,000.00	10,000.00	8,908.00
Waterloo Water Co., Iowa, 6s.....	12,000.00	12,000.00	11,760.00
	\$493,300.00	\$516,500.00	\$483,358.00
STOCKS.			
BANK.			
National Mechanics & Traders, Portsmouth	\$37,260.00	\$32,400.00	\$32,400.00
New Hampshire Nat'l. Portsmouth..	2,513.00	1,933.33	1,933.33
First National, Portsmouth.....	5,280.00	3,300.00	3,300.00
Rockingham National, Portsmouth..	20,410.00	15,700.00	15,700.00
	\$65,463.00	\$53,333.33	\$53,333.33
MISCELLANEOUS.			
Portsmouth Gas Light Co.....	\$2,000.00	\$2,000.00	\$2,000.00
Denver Consolidated Elec. Co., Col.,	7,475.00	6,500.00	6,200.00
East Cambridge Land Co.....	6,250.00	6,250.00	6,250.00
	\$15,725.00	\$14,750.00	\$14,450.00

PORTSMOUTH TRUST AND GUARANTEE COMPANY.— PORTSMOUTH.

FRANK JONES, *President.*SAMUEL J. GERRISH, *Treasurer.*

Directors—Frank Jones, William Ward, Charles B. Gafney, Moses H. Goodrich, Samuel J. Gerrish, H. Fisher Eldredge, Marcellus Eldredge, Charles A. Sinclair, Justin V. Hanscom.

Investment Committee—Board of Directors.

STATEMENT.

Liabilities.

Amount due depositors.....	\$976,408.00		\$976,408.00
Guaranty fund.....	100,000.00		100,000.00
Surplus.....	60,712.69		60,712.69
Unpaid dividends on guaranty fund.....	132.00		132.00
Unpaid dividends on Portsmouth & Dover R. R.....	258.00		258.00
Premium on bonds and stocks.....	9,750.50		
	\$1,147,261.19		\$1,137,510.69

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$118,200.72	\$118,200.72	\$118,200.72
Loans secured by western city mortgages.....	120,944.00	120,944.00	120,944.00
Loans secured by local real estate...	85,025.00	85,025.00	85,025.00
Loans secured by southern real estate.....	29,550.00	29,550.00	29,550.00
Loans on personal security.....	102,300.00	102,300.00	102,300.00
Loans on personal security (western).....	16,000.00	16,000.00	16,000.00
Loans on collateral security.....	112,325.00	112,325.00	112,325.00
Loans on collateral security (western).....	48,000.00	48,000.00	48,000.00
County, city, town, and district bonds.....	155,753.00	150,900.00	149,575.00
Railroad bonds.....	50,100.00	45,500.00	45,500.00
Miscellaneous bonds.....	212,945.00	218,945.00	214,612.50
Bank stock.....	3,058.33	4,633.33	3,133.33
Railroad stock.....	12,615.00	14,700.00	11,200.00
Miscellaneous stocks.....	2,500.00	7,000.00	3,200.00
Warrants.....	16,586.43	16,586.43	16,586.43
Real estate by foreclosure.....	51,181.02	51,181.02	51,181.02
Cash on deposit in national banks...	8,553.65	8,553.65	8,553.65
Cash on hand.....	1,624.04	1,624.04	1,624.04
	\$1,147,261.19	\$1,151,968.19	\$1,137,510.69

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 13, 1893, to April 17, 1894.

Gross earnings	\$76,091.80
Deduct interest paid out	\$3,964.93
Deduct expenses	3,410.46
Deduct state tax	10,429.83
Deduct premiums charged off	1,485.00
Deduct losses charged off	7,250.00
Deduct western foreclosure expenses	4,264.07
Dividends to stockholders	9,000.00
	<hr/>
	39,804.29
Net earnings	\$36,287.51
From surplus	3,757.22
	<hr/>
Dividend	\$40,044.73
Surplus and interest last examination	\$64,469.91
From surplus	3,757.22
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Surplus and interest, present examination	\$60,712.69

Incorporated 1871.

Examination April 17, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$100,000. Date of bond, Feb. 10, 1893.

Clerk, Howard Anderson.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, nothing ; as surety, \$56.250.

Amount of deposits, \$976,408 ; decrease since last examination, \$26,885.15.

Amount of deposits received since last examination, including dividends credited, \$401,274.19.

Amount of dividends declared since last examination, \$40,044.73.

Amount paid out on account of deposits since last examination, \$428,159.34.

Total amount loaned or invested in New Hampshire, \$361,906.02.

Total amount loaned or invested in New England, \$425,391.16.

Total amount loaned or invested out of New England, \$712,119.53.

Largest amount loaned to any individual, corporation, or company, \$55,000.

Number of single loans of \$1,000 or less to separate parties in the state, 25.

Total number of loans in the state, 60.

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH TRUST
AND GUARANTEE COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Portsmouth, Great Falls & Conway, 4 ¹ / ₂ s.....	\$44,550.00	\$40,500.00	\$40,500.00
Northern Pacific, 6s.....	5,550.00	5,000.00	5,000.00
	\$50,100.00	\$45,500.00	\$45,500.00
COUNTY.			
Chehalis, Wash., 6s.....	\$10,300.00	\$10,000.00	\$10,000.00
Custer, Mont., 7s.....	5,250.00	5,000.00	5,000.00
Clallam, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Summit, Col., 7s.....	2,600.00	2,500.00	2,500.00
San Miguel, N. M., 6s.....	306.00	300.00	300.00
Saguache, Col., 7s.....	9,222.00	8,700.00	8,700.00
Montrose, Col., 6s.....	9,180.00	9,000.00	8,550.00
Sierra, N. M., 6s.....	3,605.00	3,500.00	3,500.00
Bernalillo, N. M., 6s.....	1,030.00	1,000.00	1,000.00
Asotin, Wash., 6s.....	2,060.00	2,000.00	2,000.00
Chaffee, Col., 6s.....	3,900.00	3,900.00	3,900.00
	\$52,553.00	\$50,900.00	\$50,450.00
CITY AND TOWN.			
Logan City, Utah, 5s.....	\$10,100.00	\$10,000.00	\$9,800.00
Irvington, Ind., 6s.....	10,300.00	10,000.00	10,000.00
Salt Lake City, Utah, 5s.....	10,100.00	10,000.00	9,625.00
Dayton, Wash., 6s.....	15,600.00	15,000.00	15,000.00
Port Townsend, Wash., 6s.....	20,800.00	20,000.00	19,900.00
Redlands, Cal., 6s.....	10,400.00	10,000.00	10,000.00
Ogden City, Utah, 6s.....	5,200.00	5,000.00	5,000.00
	\$82,500.00	\$80,000.00	\$79,325.00
SCHOOL DISTRICT.			
Salt Lake City, Utah, 5s.....	\$10,300.00	\$10,000.00	\$9,800.00
Chehalis County, No. 5, Wash., 6s.....	10,400.00	10,000.00	10,000.00
	\$20,700.00	\$20,000.00	\$19,800.00
MISCELLANEOUS.			
Kingman Water & Power Co., Kan., 6s.....	\$4,000.00	\$10,000.00	\$9,800.00
Xenia Water Co., Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Hurley Water Co., Wis., 6s.....	10,000.00	10,000.00	10,000.00
Eastman Freight Car Heater Co., Me., 6s.....	20,000.00	20,000.00	20,000.00
Streator Aqueduct Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
Emporia Electric & Gas Light Co., Kan., 6s.....	10,000.00	10,000.00	9,725.00
Front Street Cable Railway Co., Seattle, 6s.....	12,000.00	12,000.00	12,000.00
Kearsarge House, North Conway, 6s	945.00	945.00	945.00
Leeds Improvement & Land Co., Sioux City, 8s.....	5,000.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s ...	15,000.00	15,000.00	15,000.00
Salt Lake City Gas Co., Utah, 6s....	10,000.00	10,000.00	9,962.50
Wichita Union Stock Yards Co., Kan., 7s.....	10,000.00	10,000.00	9,800.00
Winchester Land Associates, Mass., 6s.....	4,000.00	4,000.00	3,960.00
Newton & Boston Street Railway, Mass., 5s.....	7,000.00	7,000.00	6,720.00
Evansville Street Railway Co., Ind., 6s.....	25,000.00	25,000.00	24,500.00
<i>Amount carried forward.....</i>	\$147,945.00	\$153,945.00	\$152,412.50

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH TRUST
AND GUARANTEE COMPANY.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$147,945.00	\$153,945.00	\$152,412.50
Duluth Transfer Railway Co., 6s.....	10,000.00	10,000.00	9,700.00
Cincinnati, Newport & Covington Street Railway, 5s.....	20,000.00	20,000.00	18,000.00
Minneapolis Terminal Elevator Co., Minn., 7s.....	10,000.00	10,000.00	10,000.00
Towanda Water Works, Pa., 5s.....	5,000.00	5,000.00	4,900.00
New Haven Street Railway, Conn., 5s	10,000.00	10,000.00	9,800.00
East Hartford Water Co., Conn., 5s..	10,000.00	10,000.00	9,800.00
	\$212,945.00	\$218,945.00	\$214,612.50
<i>STOCKS.</i>			
<i>BANK.</i>			
New Hampshire National, Ports- mouth.....	\$1,733.33	\$1,333.33	\$1,333.33
Metropolitan National, Boston.....	980.00	1,000.00	1,000.00
Citizens, Wichita.....		2,000.00	500.00
National Mechanics & Traders', Portsmouth.....	345.00	300.00	300.00
	\$3,058.33	\$4,633.33	\$3,133.33
<i>RAILROAD.</i>			
Portsmouth & Dover.....	\$10,800.00	\$9,000.00	\$9,000.00
Union Pacific.....	555.00	5,000.00	1,500.00
Old Colony.....	1,260.00	700.00	700.00
	\$12,615.00	\$14,700.00	\$11,200.00
<i>MISCELLANEOUS.</i>			
American Loan & Trust Co., Topeka, Kan.....		\$2,000.00	\$700.00
International Loan & Trust Co., Kan. City, Mo.....	\$2,500.00	5,000.00	2,500.00
	\$2,500.00	\$7,000.00	\$3,200.00

PUBLIC GUARANTY SAVINGS BANK.—NEWPORT.

GEORGE H. BARTLETT, *President.* P. A. JOHNSON, *Treasurer.*

Trustees—Carlton Hurd, C. M. Emerson, Wm. H. Perry, Wm. C. Stocker, H. B. Cheney, George H. Bartlett, E. H. Carr, Francis Dodge, Hiram N. Johnson, S. H. Cutting.

Investment Committee—C. M. Emerson, Carlton Hurd, E. H. Carr.

STATEMENT.

Liabilities.

Amount due depositors	\$329,981.21		\$329,981.21
Guaranty fund.....	35,000.00		35,000.00
Interest ..	13,637.72		13,637.72
Unpaid dividends.....	176.00		176.00
Overdraft	4,283.65		4,283.65
Premium on bonds and stocks.....	2,819.00		
	\$385,897.58		\$383,078.58

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$76,063.32	\$76,063.32	\$76,063.32
Loans secured by western city mortgages.....	27,118.00	27,118.00	27,118.00
Loans secured by local real estate...	63,144.50	63,144.50	63,144.50
Loans on personal security.....	36,213.60	36,213.60	36,213.60
Loans on personal security (western).....	13,530.24	13,530.24	13,530.24
Loans on collateral security.....	12,009.00	12,009.00	12,009.00
Loans on collateral security (western).....	8,330.00	8,330.00	8,330.00
County, city, town, and district bonds.....	77,134.00	73,250.00	73,250.00
Miscellaneous bonds.....	12,200.00	13,000.00	12,000.00
Bank stock.....	7,410.00	8,250.00	8,475.00
Miscellaneous stock.....	5,300.00	5,500.00	5,500.00
Tax sale certificates.....	454.98	454.98	454.98
Warrants.....	5,864.23	5,864.23	5,864.23
Real estate by foreclosure.....	20,425.00	20,425.00	20,425.00
Real estate purchased.....	10,500.00	10,500.00	10,500.00
Certificates of deposit	9,432.22	9,432.22	9,432.22
Cash in hands of investing agents...	520.13	520.13	520.13
Cash on hand.....	248.36	248.36	248.36
	\$385,897.58	\$383,853.58	\$383,078.58

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 28, 1893, to June 13, 1894.

Gross earnings	\$14,149.53
Deduct interest paid out	\$581.28
Deduct expenses	1,183.37
Deduct state tax	3,413.66
Deduct local taxes	130.00
Deduct western taxes	275.22
Deduct premiums charged off	15.00
Deduct foreclosure expenses	1,497.03
Deduct other items charged off	463.19
	<hr/>
	7,558.75
Net earnings	<hr/>
	\$6,590.78
Surplus and interest, last examination	\$7,046.94
Net earnings	6,590.78
	<hr/>
Surplus and interest, present examination	\$13,637.72

Incorporated 1887.

Examination June 13, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$50,000. Date of bond, July 15, 1890.

Clerk, F. C. Grant.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$300; as surety, \$13,300.

Amount of deposits, \$329,981.21; decrease since last examination, \$1,844.68.

Amount of deposits received since last examination, including dividends credited, \$39,393.43.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$41,238.11.

Total amount loaned or invested in New Hampshire, \$127,440.46.

Total amount loaned or invested in New England, \$127,940.46.

Total amount loaned or invested out of New England, \$255,138.12.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the state, 56.

Total number of loans in the state, 82.

SCHEDULE OF BONDS AND STOCKS OF THE PUBLIC GUARANTY
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Routt, Col., 7s.....	\$2,100.00	\$2,000.00	\$2,000.00
Kittitass, Wash., 6s.....	2,100.00	2,000.00	2,000.00
Missoula, Mont., 6s.....	2,120.00	2,000.00	2,000.00
Custer, Mont., 7s.....	2,625.00	2,500.00	2,500.00
Oneida, Idaho, 8s.....	1,650.00	1,500.00	1,500.00
Saguache, Col., 7s.....	530.00	500.00	500.00
Cochise, Arizona, 7s.....	4,360.00	4,000.00	4,000.00
Bingham, Idaho, 7s.....	2,060.00	2,000.00	2,000.00
Eagle, Col., 7s.....	5,250.00	5,000.00	5,000.00
Las Animas, Col., 7s.....	2,060.00	2,000.00	2,000.00
Delta, Col., 8s.....	535.00	500.00	500.00
Garfield, Col., 7s.....	2,625.00	2,500.00	2,500.00
Albany, Wyo., 6s.....	2,080.00	2,000.00	2,000.00
Washington, Ill., 6s.....	1,000.00	1,000.00	1,000.00
	\$31,095.00	\$29,500.00	\$29,500.00
CITY AND TOWN.			
Missoula, Mont., 6s.....	\$3,090.00	\$3,000.00	\$3,000.00
Tampa, Fla., 7s.....	1,050.00	1,000.00	1,000.00
Arkansas City, Kan., 7s.....	816.00	800.00	800.00
Moscow, Idaho, 6s.....	1,030.00	1,000.00	1,000.00
Rocky Ford, Col., 7s.....	3,150.00	3,000.00	3,000.00
Glenwood Springs, Col., 8s.....	5,350.00	5,000.00	5,000.00
	\$14,486.00	\$13,800.00	\$13,800.00
SCHOOL DISTRICT.			
Whitman County, No. 18, Wash., 8s..	\$864.00	\$800.00	\$800.00
“ “ “ 124, “ 8s..	1,120.00	1,000.00	1,000.00
“ “ “ 122, “ 8s..	1,980.00	1,800.00	1,800.00
“ “ “ 130, “ 8s..	990.00	900.00	900.00
“ “ “ 116, “ 8s..	772.00	750.00	750.00
Alturus County, No. 6, Idaho, 8s.....	3,531.00	3,300.00	3,300.00
Codington County, No. 24, Dak., 7s...	1,456.00	1,400.00	1,400.00
Huerfano County, No. 9, Col., 7s.....	2,060.00	2,000.00	2,000.00
Garfield County, No. 1, Col., 8s.....	2,100.00	2,000.00	2,000.00
Mesa County, No. 10, Col., 7s.....	1,050.00	1,000.00	1,000.00
Pierce County, No. 2, Wash., 7s.....	5,200.00	5,000.00	5,000.00
Douglas County, No. 5, Wash., 8s....	3,150.00	3,000.00	3,000.00
Skagit County, No. 27, Wash., 7s.....	4,120.00	4,000.00	4,000.00
Summit County, No. 3, Col., 8s.....	1,060.00	1,000.00	1,000.00
Shoshone County, No. 8, Idaho, 7s...	2,100.00	2,000.00	2,000.00
	\$31,553.00	\$29,950.00	\$29,950.00
MISCELLANEOUS.			
Commonwealth Loan & Trust Co., deb., 6s.....	\$1,600.00	\$2,000.00	\$1,000.00
Consolidated Electric Light & Power Co., Kansas City, 8s.....	2,000.00	2,000.00	2,000.00
Dakota Investment Co., deb., 7s.....	4,000.00	4,000.00	4,000.00
Des Moines Water Power Co., Iowa, 6s.....	1,600.00	2,000.00	2,000.00
New York & Brooklyn Suburban In- vestment Co., N. Y., 6s.....	3,000.00	3,000.00	3,000.00
	\$12,200.00	\$13,000.00	\$12,000.00

SCHEDULE OF BONDS AND STOCKS OF THE PUBLIC GUARANTY SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
First National, Dighton, Kan.....	\$500.00	\$500.00	\$500.00
First National, Newport.....	750.00	500.00	725.00
Merchants' National, Kan. City, Mo..	500.00	1,000.00	1,000.00
Ætna National, Kansas City, Mo.....	150.00	150.00	150.00
Citizens' National, Newport.....	3,410.00	3,100.00	3,100.00
Cass County, Casselton, Dak.....	500.00	1,000.00	1,000.00
People's Guaranty Savings Bank, Kansas City, Mo.....	500.00	1,000.00	1,000.00
Lisbon Savings Bank & Trust Co., Lisbon.....	1,100.00	1,000.00	1,000.00
	\$7,410.00	\$8,250.00	\$8,475.00
MISCELLANEOUS.			
International Loan & Trust Co., Kan- sas City, Mo.....	\$500.00	\$1,000.00	\$1,000.00
New England Loan & Trust Co., Des Moines, preferred.....	1,500.00	1,500.00	1,500.00
Denver Consolidated Electric Co ...	2,300.00	2,000.00	2,000.00
Northern Banking Co., Portland, Me.	500.00	500.00	500.00
Capital Fire Insurance Co., Concord	500.00	500.00	500.00
	\$5,300.00	\$5,500.00	\$5,500.00

ROCHESTER SAVINGS BANK.—ROCHESTER.

WILLIAM RAND, *President.*S. D. WENTWORTH, *Treasurer.*

Trustees—William Rand, Frank E. Wallace, Richardson J. Wallace, Joseph B. Twombly, Ezra Standley, Leopold Salinger, Stephen D. Wentworth.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$257,797.63		\$257,797.63
Guaranty fund.....	13,673.96		13,673.96
Interest.....	6,813.43		6,813.43
	\$278,285.02		
Premium on bonds and stocks impaired.....	7,250.00		
	\$271,035.02		\$278,285.02

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$60,890.00	\$60,890.00	\$60,890.00
Loans secured by western city mortgages.....	16,523.85	16,523.85	16,523.85
Loans secured by local real estate...	58,299.66	58,299.66	58,299.66
Loans on personal security.....	22,933.66	22,933.66	22,933.66
Loans on personal security (western).....	10,000.00	10,000.00	10,000.00
Loans on collateral security	29,832.35	29,832.35	29,832.35
Loans on collateral security (western).....	7,000.00	7,000.00	7,000.00
Miscellaneous bonds.....	41,750.00	49,000.00	49,000.00
Manufacturing stocks.....	12,000.00	15,000.00	12,000.00
Warrants.....	247.55	247.55	247.55
Real estate by foreclosure.....	9,045.83	9,045.83	9,045.83
Cash on deposit in national banks....	2,476.20	2,476.20	2,476.20
Cash on hand.....	35.92	35.92	35.92
	\$271,035.02	\$281,285.02	\$278,285.02

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From December 5, 1893, to October 8, 1894.

Gross earnings	\$15,409.94
Deduct interest paid out	\$49.45
Deduct expenses	1,271.21
Deduct state tax	2,548.04
Deduct local taxes	55.99
Deduct western taxes	482.97
Deduct losses charged off	5,527.24
	<hr/>
	9,934.90
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Net earnings	\$5,475.04
From surplus	3,813.92
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Dividends January and July, 1894	\$9,288.96
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Surplus and interest, last examination	\$10,627.35
From surplus	3,813.92
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Surplus and interest, present examination	\$6,813.43

Incorporated 1872.

Examination Oct. 8, 1894, by John Hatch.

Treasurer's bond, \$40,000. Date of bond, Feb. 6, 1893.

Annual compensation of treasurer, \$1,000.

Indebtedness of trustees as principal, \$9,970.17; as surety, nothing.

Amount of deposits, \$257,797.63; decrease since last examination, \$16,187.83.

Amount of deposits received since last examination, including dividends credited, \$21,031.19.

Amount of dividends declared since last examination, \$9,288.96.

Amount paid out on account of deposits since last examination, \$37,218.02.

Total amount loaned or invested in New Hampshire, \$128,607.46.

Total amount loaned or invested in New England, \$128,607.46.

Total amount loaned or invested out of New England, \$149,677.56.

Largest amount loaned to any individual, corporation, or company, \$15,600.

Number of single loans of \$1,000 or less to separate parties in the state, 121.

Total number of loans in the state, 149.

SCHEDULE OF BONDS AND STOCKS OF THE ROCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Rochester Loan & Banking Co., deb., 6s.....	\$17,000.00	\$17,000.00	\$17,000.00
Rochester Loan & Banking Co., deb., 6s.....	5,500.00	5,500.00	5,500.00
Lookout Mountain Co., Tenn., 6s.....	18,750.00	25,000.00	25,000.00
Gossard Investment Co., Mo., deb., 6s	500.00	1,500.00	1,500.00
	\$41,750.00	\$49,000.00	\$49,000.00
STOCKS.			
MANUFACTURING.			
Page Belting Co., common.....	\$2,000.00	\$5,000.00	\$2,000.00
Page Belting Co., preferred.....	10,000.00	10,000.00	10,000.00
	\$12,000.00	\$15,000.00	\$12,000.00

ROLLINSFORD SAVINGS BANK.—SALMON FALLS.

WM. H. MORTON, *President*. J. Q. A. WENTWORTH, *Treasurer*.

Trustees—O. S. Brown, William H. Morton, C. F. Wood, E. A. Stevens, J. D. Roberts, George H. Yeaton, F. R. Varney, A. B. Potter, James P. Willey.

Investment Committee—Board of trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$707,682.33	\$707,682.33
Guaranty fund.....	45,000.00	45,000.00
Surplus.....	12,228.80	12,228.80
Interest.....	7,356.45	7,356.45
Premium on bonds and stocks.....	42,990.00	
	\$815,257.58	\$772,267.58

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$88,035.00	\$88,035.00	\$88,035.00
Loans secured by western city mortgages.....	63,525.00	63,525.00	63,525.00
Loans secured by local real estate...	30,059.00	30,059.00	30,059.00
Loans on personal security.....	1,400.00	1,400.00	1,400.00
Loans on personal security (western).....	24,000.00	24,000.00	24,000.00
Loans on collateral security.....	3,500.00	3,500.00	3,500.00
County, city, town, and district bonds.....	218,170.00	205,870.00	203,370.00
Railroad bonds.....	11,000.00	10,000.00	10,000.00
Miscellaneous bonds.....	228,370.00	244,000.00	230,980.00
Bank stock.....	80,000.00	54,800.00	52,800.00
Miscellaneous stocks.....	16,100.00	14,000.00	14,000.00
County judgment.....	1,050.00	1,050.00	1,050.00
Real estate by foreclosure.....	42,748.52	42,748.52	42,748.52
Cash on deposit in Salmon Falls state bank.....	6,800.06	6,800.06	6,800.06
	\$815,257.58	\$789,787.58	\$772,267.58

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 17, 1893, to May 21, 1894.

Gross earnings	\$45,215.66
From surplus	36,168.48
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	\$81,384.14
Deduct interest paid out	\$616.31
Deduct expenses	2,760.20
Deduct state tax	6,618.14
Deduct local taxes	184.10
Deduct western taxes	1,140.77
Deduct reduction of book values	13,500.00
Deduct premiums charged off	1,263.30
Deduct losses charged off	26,340.00
Deduct foreclosure expenses	554.58
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	52,977.40
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Net earnings	\$28,406.74
Dividends July, 1893, and January, 1894	28,406.74
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Surplus and interest, last examination	\$55,753.73
From surplus	36,168.48
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Surplus and interest, present examination	\$19,585.25

Incorporated 1850.

Examination May 21, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$75,000. Date of bond, May 17, 1893.

Clerk, E. C. Hamilton.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$500; as surety, nothing.

Amount of deposits, \$707,682.33; decrease since last examination, \$23,422.14.

Amount of deposits received since last examination, including dividends credited, \$90,604.20.

Amount of dividends declared since last examination, \$28,406.74.

Amount paid out on account of deposits since last examination, \$114,026.34.

Total amount loaned or invested in New Hampshire, \$98,739.06.

Total amount loaned or invested in New England, \$131,457.58.

Total amount loaned or invested out of New England, \$640,810.00.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the state, 23.

Total number of loans in the state, 31.

SCHEDULE OF BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Portsmouth, Great Falls & Conway, 4½s.....	\$11,000.00	\$10,000.00	\$10,000.00
COUNTY.			
Larimer, Col., 6s.....	\$10,400.00	\$10,000.00	\$10,000.00
Conejos, Col., 6s.....	9,282.00	9,100.00	9,100.00
Apache, Arizona, 7s.....	10,500.00	10,000.00	10,000.00
Spokane, Wash., 6s.....	10,700.00	10,000.00	10,000.00
Mesa, Col., 6s.....	10,300.00	10,000.00	10,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Kittitass, Wash., 6s.....	5,250.00	5,000.00	5,000.00
Albany, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,300.00	5,000.00	5,000.00
	\$72,082.00	\$69,100.00	\$69,100.00
CITY AND TOWN.			
South Denver, Col., 6s.....	\$22,000.00	\$20,000.00	\$20,000.00
Provo City, Utah, 6s.	10,400.00	10,000.00	10,000.00
Pueblo, Col., 6s.....	560.00	500.00	500.00
Lamar, Col., 6s.....	10,200.00	10,000.00	9,500.00
East St. Louis, Ill., 5s.....	8,755.00	8,500.00	8,500.00
Cincinnati, Ohio, 7s.....	24,000.00	20,000.00	20,000.00
El Paso, Tex., 7s.....	5,250.00	5,000.00	5,000.00
Sedalia, Mo., 5s.....	3,000.00	3,000.00	3,000.00
Louisville, Ky., 7s.....	12,000.00	10,000.00	10,000.00
Irrington, Ind., 6s.....	4,120.00	4,000.00	4,000.00
Auburn, Ind., 8s.....	1,020.00	1,000.00	1,000.00
Litchfield, Ill., 10s.....	2,000.00	4,000.00	2,000.00
Great Falls, Mont., 6s.....	5,350.00	5,000.00	5,000.00
Lancaster, Ohio, 6s.....	6,583.00	6,270.00	6,270.00
	\$115,238.00	\$107,270.00	\$104,770.00
SCHOOL DISTRICT.			
Park County, No. 4, Mont., 7s.....	7,350.00	\$7,000.00	\$7,000.00
Bent County, No. 14, Col., 8s.....	2,650.00	2,500.00	2,500.00
Deer Lodge County, No. 10, Mont., 6s	10,300.00	10,000.00	10,000.00
Brainerd, Minn., Board of Educa- tion, 6s.....	5,400.00	5,000.00	5,000.00
Clatsop County, No. 1, Oregon, 6s....	5,150.00	5,000.00	5,000.00
	\$30,850.00	\$29,500.00	\$29,500.00
MISCELLANEOUS.			
St. Joseph Water Co., Mo., 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
Wakefield Water Co., Mass., 5s.....	10,000.00	10,000.00	9,300.00
National Water Works Co., N. Y., 6s.	10,000.00	10,000.00	10,000.00
Lexington Water Co., Ky., 6s.....	9,900.00	11,000.00	11,000.00
Stoughton Water Co., Mass.....	10,000.00	10,000.00	10,000.00
Marinette Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas Water Co., Ark., 6s.....	10,000.00	10,000.00	10,000.00
Clinton Water Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Jamestown Water Co., N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Decatur Water Co., Ala., 6s.....	5,000.00	10,000.00	5,000.00
Chattanooga Water Co., Tenn., 6s...	10,000.00	10,000.00	10,000.00
Leavenworth City and Fort Leaven- worth Water Co., 5s.....	10,000.00	10,000.00	10,000.00
Bessemer Ditch Co., Col., 7s.....	9,000.00	10,000.00	10,000.00
Kansas City Electric Light Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Amount carried forward.....	\$123,900.00	\$131,000.00	\$125,300.00

SCHEDULE OF BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS
BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$123,900.00	\$131,000.00	\$125,300.00
Grand Avenue Railway Co., Kansas City, Mo., 5s.....	20,000.00	20,000.00	19,200.00
Nova Scotia Power Co., Halifax, 5s..	12,000.00	12,000.00	12,000.00
Fairmount Cemetery Association, Denver, 6s.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s.	5,000.00	5,000.00	5,000.00
Alton Gas & Electric Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
Consolidated Electric Co., St. John's, N. B., 5s.....	1,870.00	8,500.00	4,000.00
Iowa Loan & Trust Co., deb., 5½s....	5,500.00	5,500.00	5,500.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	8,000.00
Missouri Trust Co., deb., 6s.....	500.00	500.00	500.00
Texas Loan Agency, deb., 7s.....	5,000.00	5,000.00	5,000.00
Iowa Loan & Trust Co., deb., 6s.....	4,000.00	4,000.00	4,000.00
Water Supply & Storage Co., Larimer, Col., 6s.....	4,000.00	4,000.00	4,000.00
Sedalia Electric Railway Light & Power Co., Mo., 6s.....	3,500.00	3,500.00	3,480.00
Superior Rapid Transit Co., Wis., 6s.	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, 6s	5,000.00	5,000.00	5,000.00
Salt Lake City Railway Co., 6s.....	5,160.00	5,000.00	5,000.00
STOCKS.	\$228,370.00	\$244,000.00	\$230,980.00
BANK.			
National State Capital, Concord.....	\$30,000.00	\$12,000.00	\$12,000.00
Cochecho National, Dover.....	5,850.00	7,800.00	5,800.00
First National, Manchester.	6,000.00	4,000.00	4,000.00
First National, Carthage, Mo.....	4,400.00	4,000.00	4,000.00
Great Falls National, Great Falls...	12,000.00	9,600.00	9,600.00
Somersworth National, Great Falls..	6,000.00	4,000.00	4,000.00
Salmon Falls, state.....	14,250.00	11,400.00	11,400.00
American National, Kan. City, Mo...	2,000.00	2,000.00	2,000.00
	\$80,500.00	\$54,800.00	\$52,800.00
MISCELLANEOUS.			
Denver Consolidated Electric Co., Col.....	\$16,100.00	\$14,000.00	\$14,000.00

SECURITY SAVINGS BANK.—WINCHESTER.

ALONZO A. WARE, *President*. J. GRACE ALEXANDER, *Treasurer*.

Trustees—Alonzo A. Ware, D. T. Sabin, Henry Abbott, E. S. Adams, Leason Martin, D. S. Swan, D. L. C. Ball, E. M. Forbes, M. A. Brown, E. A. Kingman, Frank Amidon.

Investment Committee—Henry Abbott, D. S. Swan, E. S. Adams, E. A. Kingman, D. T. Sabin.

STATEMENT.

Liabilities.

Amount due depositors.....	\$263,580.19		\$263,580.19
Guaranty fund.....	3,844.60		3,844.60
Interest.....	5,523.20		5,523.20
Due banks and bankers.....	2,519.00		2,519.00
Premium on bonds and stocks.....	1,673.00		
	\$277,139.99		\$275,466.99

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$32,035.00	\$32,035.00	\$32,035.00
Loans secured by western city mortgages.....	53,870.30	53,870.30	53,870.30
Loans secured by local real estate...	51,701.00	51,701.00	51,701.00
Loans on personal security.....	11,026.00	11,026.00	11,026.00
Loans on personal security (western).....	13,852.24	13,852.24	13,852.24
Loans on collateral security.....	7,115.00	7,115.00	7,115.00
County, city, town, and district bonds.....	42,003.00	40,250.00	40,210.00
Miscellaneous bonds.....	18,000.00	18,000.00	18,000.00
Bank stock.....	8,500.00	8,000.00	8,500.00
Manufacturing stock.....	2,000.00	2,000.00	2,000.00
Miscellaneous stocks.....	8,380.00	9,500.00	8,500.00
Real estate by foreclosure.....	28,373.75	28,373.75	28,373.75
Bank fixtures.....	260.00	260.00	260.00
Cash on deposit in national banks...	23.70	23.70	23.70
	\$277,139.99	\$276,006.99	\$275,466.99

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 11, 1893, to August 29, 1894.

Gross earnings	\$14,479.93
Transferred from guaranty fund	7,800.00
	<hr/>
	\$22,279.93
Deduct interest paid out	\$235.75
Deduct expenses	860.80
Deduct state tax	2,606.53
Deduct western taxes	866.46
Deduct foreclosure expenses	863.34
Deduct losses charged off	7,800.00
Carried to guaranty fund	845.00
	<hr/>
	14,077.88
Net earnings	\$8,202.05
From surplus	579.80
	<hr/>
Dividends October, 1893, and April, 1894	\$8,781.85
Surplus and interest, last examination	\$6,103.00
From surplus	579.80
	<hr/>
Surplus and interest, present examination	\$5,523.20

Incorporated 1881.

Examination August 29, 1894, by John Hatch.

Treasurer's bond, \$35,000. Date of bond, January 10, 1894.

Clerk, Henry Abbott.

Annual compensation of treasurer, \$600.

Annual compensation of clerk, \$200.

Indebtedness of trustees as principal, \$1,500; as surety, nothing.

Amount of deposits, \$263,580.19; decrease since last examination, \$12,642.08.

Amount of deposits received since last examination, including dividends credited, \$32,272.76.

Amount of dividends declared since last examination, \$8,781.85.

Amount paid out on account of deposits since last examination, \$44,914.84.

Total amount loaned or invested in New Hampshire, \$78,625.70.

Total amount loaned or invested in New England, \$78,625.70.

Total amount loaned or invested out of New England, \$196,841.29.

Largest amount loaned to any individual, corporation, or company, \$6,000.00.

Number of single loans of \$1,000 or less to separate parties in the state, 105.

Total number of loans in the state, 120.

SCHEDULE OF BONDS AND STOCKS OF THE SECURITY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Saguache, Col., 7s.....	\$1,060.00	\$1,000.00	\$1,000.00
Clallam, Wash., 6s.....	4,080.00	4,000.00	4,000.00
Garfield, Col., 7s.....	3,150.00	3,000.00	3,000.00
Summit, Col., 7s.....	5,200.00	5,000.00	5,000.00
	\$13,490.00	\$13,000.00	\$13,000.00
CITY AND TOWN.			
Redwood Falls, Minn., 6s.....	\$3,120.00	\$3,000.00	\$3,000.00
El Paso, Texas, 7s.....	3,150.00	3,000.00	3,000.00
Provo City, Utah, 6s.....	4,160.00	4,000.00	4,000.00
Wilson, N. C., 5s.....	500.00	500.00	460.00
	\$10,930.00	\$10,500.00	\$10,460.00
SCHOOL DISTRICT.			
Whatcom County, No. 2, Wash., 7s...	\$1,070.00	\$1,000.00	\$1,000.00
" " " 61, " 8s...	618.00	600.00	600.00
" " " 53, " 8s...	618.00	600.00	600.00
Bingham County, No. 9, Idaho, 7s....	2,120.00	2,000.00	2,000.00
Whitman County, No. 121, Wash., 10s	530.00	500.00	500.00
" " " 86, " 8s.	1,060.00	1,000.00	1,000.00
Park County, No. 4, Mont., 7s.....	5,250.00	5,000.00	5,000.00
Becker County, No. 4, Minn., 10s....	212.00	200.00	200.00
Grand Forks, No. Dak., Independ-			
ent, 6s.....	2,080.00	2,000.00	2,000.00
Mesa County, No. 10, Col., 7s.....	1,890.00	1,800.00	1,800.00
Springdale Township, Roberts			
County, So. Dakota, 7s.....	420.00	400.00	400.00
Spokane County, No. 52, Wash., 8s...	875.00	850.00	850.00
Walla Walla, No. 49, Wash., 7s.....	840.00	800.00	800.00
	\$17,583.00	\$16,750.00	\$16,750.00
MISCELLANEOUS.			
Lamar Land & Canal Col., 7s.....	\$3,000.00	\$3,000.00	\$3,000.00
Denver Consolidated Electric Co.,			
Col., 6s.....	3,000.00	3,000.00	3,000.00
St. Cloud Gas & Electric Co., Minn., 7s	5,000.00	5,000.00	5,000.00
Keith & Perry Coal Co., Kan. City, 6s	1,000.00	1,000.00	1,000.00
Metropolitan Railway Co., Denver,			
Col., 6s.....	4,000.00	4,000.00	4,000.00
Grand Forks Gas & Electric Co.,			
No. Dakota, 6s.....	2,000.00	2,000.00	2,000.00
	\$18,000.00	\$18,000.00	\$18,000.00
STOCKS.			
BANK.			
Winchester National.....	\$5,500.00	\$5,000.00	\$5,500.00
City National, Corsicana, Texas.....	3,000.00	3,000.00	3,000.00
	\$8,500.00	\$8,000.00	\$8,500.00
MANUFACTURING.			
Page Belting Co., Concord, preferred	\$2,000.00	\$2,000.00	\$2,000.00

SCHEDULE OF BONDS AND STOCKS OF THE SECURITY SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Topeka Investment & Loan Co.....	\$500.00	\$1,000.00	\$500.00
Texas Loan Agency.....	600.00	600.00	600.00
Nashua Trust Co.....	1,050.00	1,000.00	1,000.00
Ballou Banking Co., Iowa.....	800.00	1,600.00	1,600.00
Real Estate Trust Co., Tacoma, Wash.	1,800.00	2,000.00	1,500.00
Denver Consolidated Electric Co., Col.....	3,630.00	3,300.00	3,300.00
	\$8,380.00	\$9,500.00	\$8,500.00

SIWOOGANOCK GUARANTY SAVINGS BANK.—LAN- CASTER.

IRVING W. DREW, *President*. FRANK D. HUTCHINS, *Treasurer*.

Trustees—Irving W. Drew, George R. Eaton, Everett Fletcher, William Clough, Frank D. Hutchins, Burleigh Roberts, George W. Lane, W. W. Fitch.

Investment Committee—Board of trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$374,347.17		\$374,347.17
Guaranty fund.....	60,000.00		60,000.00
Surplus.....	4,628.71		4,628.71
Interest.....	8,873.26		8,873.26
Premium on bonds and stocks.....	779.28		
	\$448,628.42		\$447,849.14

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$128,055.73	\$128,055.73	\$128,055.73
Loans secured by local real estate ..	141,950.83	141,950.83	141,950.83
Loans on personal security.....	39,671.56	39,671.56	39,671.56
Loans on personal security (west- ern)	1,000.00	1,000.00	1,000.00
Loans on collateral security.....	5,025.96	5,025.96	5,025.96
Loans on collateral security (west- ern).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	4,160.00	4,000.00	4,000.00
Miscellaneous bonds.....	30,030.00	33,380.00	31,880.00
Bank stock.....	25,060.00	22,400.00	22,725.00
Miscellaneous stocks.....	19,845.00	25,200.00	19,710.72
Real estate by foreclosure.....	4,478.26	4,478.26	4,478.26
Certificates of deposit.....	8,700.00	8,700.00	8,700.00
Cash on deposit in national banks....	35,651.08	35,651.08	35,651.08
	\$448,628.42	\$454,513.42	\$447,849.14

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 17, 1893, to August 6, 1894.

Gross earnings	\$27,714.18
*From guaranty fund	20,000.00
	<hr/>
	\$47,714.18
Deduct interest paid out	\$814.95
Deduct expenses	1,006.00
Deduct state tax	4,460.53
Deduct local taxes	60.00
Deduct losses charged off	22,400.00
	<hr/>
	28,741.48
	<hr/>
Net earnings	\$18 972.70
Dividends, October, 1893, and April, 1894	14,855.36
	<hr/>
To surplus	\$4,117.34
Surplus and interest, last examination	\$9,384.63
Increase	4,117.34
	<hr/>
Surplus and interest, present examination	\$13,501.97
Incorporated 1887.	
Examination August 6, 1894, by James O. Lyford,	
Treasurer's bond, \$25,000. Date of bond, October 1, 1893.	
Clerk, William H. McCarten.	
Annual compensation of treasurer, \$600.	
Annual compensation of clerk, \$150.	
Indebtedness of trustees as principal, nothing; as surety, nothing.	
Amount of deposits, \$374,347.17; decrease since last examination,	
\$27,343.12.	
Amount of deposits received since last examination, including div-	
idends credited, \$127,383.80.	
Amount of dividends declared since last examination, \$14,855.36.	
Amount paid out on account of deposits since last examination,	
\$154,726.92.	
Total amount loaned or invested in New Hampshire, \$238,024.43.	
Total amount loaned or invested in New England, \$238,024.43.	
Total amount loaned or invested out of New England, \$209,824.71.	
Largest amount loaned to any individual, corporation, or company,	
\$15,000.	
Number of single loans of \$1,000 or less to separate parties in the	
state, 51.	
Total number of loans in the state, 97.	

* Reduction of guaranty fund made up by stockholders.

SCHEDULE OF BONDS AND STOCKS OF THE SIWOOGANOCK
GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Kittitass, Wash., 6s.....	\$2,100.00	\$2,000.00	\$2,000.00
CITY AND TOWN.			
Missoula, Mont., 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Johnson Loan & Trust Co., Kan., deb., 6s	\$3,000.00	\$3,750.00	\$3,750.00
Colorado Consolidat'd Land & Water Co., 6s	1,500.00	3,000.00	1,500.00
St. Cloud Gas & Elec. Co., Minn., 7s..	3,000.00	3,000.00	3,000.00
Dakota Investment Co., Grand Forks, 6½s	5,000.00	5,000.00	5,000.00
Denver Consolidated Elec. Co., 6s ...	5,000.00	5,000.00	5,000.00
New Mexico Savings Bank & Trust Co., deb., 7s	5,130.00	5,130.00	5,130.00
Fairmount Cemetery Association, 6s	3,000.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s..	4,400.00	5,500.00	5,500.00
	\$30,030.00	\$33,380.00	\$31,880.00
STOCKS.			
BANK.			
Lancaster National.....	\$10,660.00	\$8,200.00	\$8,525.00
New Mexico National, Socorro, N.M.	3,000.00	3,000.00	3,000.00
Minnehaha Nat'l, Sioux Falls, Dak..	2,700.00	3,000.00	3,000.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	3,000.00
State Bank of Osborne, Kan.....	900.00	900.00	900.00
Bank of Roswell, N. M.....	2,200.00	2,000.00	2,000.00
Washington Bank, Walla Walla, Wash.....	1,300.00	1,300.00	1,300.00
Berlin Savings Bank & Trust Co.....	1,300.00	1,000.00	1,000.00
	\$25,060.00	\$22,400.00	\$22,725.00
MISCELLANEOUS.			
Eastern Banking Co., Crete, Neb....	\$3,000.00	\$3,000.00	\$3,000.00
Security Trust Co., Nashua.....	1,600.00	2,000.00	2,000.00
Security Improvement Co., Grand Forks, N. D	2,000.00	2,000.00	2,000.00
Nashua Trust Co., Nashua.....	2,100.00	2,000.00	2,000.00
Groveton Electric Light Co.....	2,200.00	2,200.00	2,200.00
State Loan & Trust Co., Los Angeles.. Cal.....	700.00	700.00	760.72
Denver Consolidated Elec. Light Co.	3,795.00	3,300.00	3,300.00
Credits Commutation Co., Iowa, pref.	4,450.00	(8,500.00)	4,450.00
Credits Commutation Co., Iowa, com.		(1,500.00)	
	\$19,845.00	\$25,200.00	\$19,710.72

SOMERSWORTH SAVINGS BANK.—SOMERSWORTH.

EDWARD HARGRAVES, *President*. ALBERT A. PERKINS, *Treasurer*.

Trustees—Edward Hargraves, Joseph A. Stickney, Orlando J. Bagley, Thomas G. Jameson, Jesse R. Horne, Henry C. Gilpatrick, Samuel A. Seaver, William S. Tibbetts, Chas. M. Dorr.

Investment Committee—Board of trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,294,203.44	\$1,294,203.44
Guaranty fund.....	65,000.00	65,000.00
Surplus.....	44,986.20	44,986.20
Interest.....	8,810.91	8,810.91
Premium on bonds and stocks.....	41,982.39	
	<u>\$1,454,982.94</u>	<u>\$1,413,000.55</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by local real estate...	\$95,534.29	\$95,534.29	\$95,534.29
Loans on personal security.....	81,657.87	81,657.87	81,657.87
Loans on collateral security.....	34,300.00	34,300.00	34,300.00
State bonds.....	90,750.00	85,000.00	85,000.00
County, city, town, and district bonds.....	721,803.00	693,760.00	693,760.00
Railroad bonds.....	187,670.00	202,500.00	199,000.00
Miscellaneous bonds.....	70,544.39	68,644.39	68,075.00
Bank stock.....	73,150.00	56,100.00	56,100.00
Real estate by foreclosure.....	28,386.40	28,386.40	28,386.40
Real estate purchased (bank build- ing).....	60,000.00	60,000.00	60,000.00
Cash on deposit in national banks...	10,854.47	10,854.47	10,854.47
Cash on hand.....	332.52	332.52	332.52
	<u>\$1,454,982.94</u>	<u>\$1,417,069.94</u>	<u>\$1,413,000.55</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 17, 1893, to May 22, 1894.

Gross earnings	\$76,275.27
Deduct interest paid out	\$902.93
Deduct expenses	4,313.73
Deduct state tax	12,231.84
Deduct local taxes	796.40
Deduct premiums charged off	2,232.41
Deduct items charged off	5,000.00
	<hr/>
	25,477.31
Net earnings	\$50,797.96
From surplus	83.43
	<hr/>
Dividends, July, 1893, and January, 1894	\$50,881.39
Surplus and interest, last examination	\$53,880.54
From surplus	83.43
	<hr/>
Surplus and interest, present examination	\$53,797.11

Incorporated 1845.

Examination May 22, 1894, by John Hatch.

Treasurer's bond, \$75,000. Date of bond, November 26, 1876.

Clerk, Angenette Stickney.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$5,000 ; as surety, \$1,500.

Amount of deposits, \$1,294,203.44 ; decrease since last examination, \$20,443.22.

Amount of deposits received since last examination, including dividends credited, \$233,893.30.

Amount of dividends declared since last examination, \$50,881.39.

Amount paid out on account of deposits since last examination, \$254,336.52.

Total amount loaned or invested in New Hampshire, \$362,174.29.

Total amount loaned or invested in New England, \$443,165.55.

Total amount loaned or invested out of New England, \$969,835.

Largest amount loaned to any individual, corporation, or company, \$60,700.

Number of single loans of \$1,000 or less to separate parties in the state, 84.

Total number of loans in the state, 137.

SCHEDULE OF BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Mexico, capitol building, 7s	\$12,000.00	\$10,000.00	\$10,000.00
Utah Territory, 5s.....	78,750.00	75,000.00	75,000.00
	\$90,750.00	\$85,000.00	\$85,000.00
RAILROAD.			
Boston & Lowell, 5s	\$5,250.00	\$5,000.00	\$5,000.00
Spokane & Palouse, 6s	22,000.00	15,000.00	15,000.00
Atchison, Topeka & Santa Fe, 4s.....	12,240.00	16,500.00	20,000.00
Atchison, Topeka & Santa Fe, 2d mortgage, 4s.....	1,890.00	7,000.00	
Portsmouth, Gr't Falls & Conway, 4½s	22,000.00	20,000.00	20,000.00
Northern Pacific, 6s.....	38,850.00	35,000.00	35,000.00
Old Colony, 6s.....	8,320.00	8,000.00	8,000.00
New York & New England, 6s.....	11,000.00	10,000.00	10,000.00
Union Pacific, 6s.....	2,720.00	4,000.00	4,000.00
Union Pacific, 1st mortgage, 6s.....	10,400.00	10,000.00	10,000.00
St. Paul & Northern Pacific, 6s	17,550.00	15,000.00	15,000.00
Cincinnati, Hamilton & Dayton, 6s...	11,100.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s...	10,500.00	10,000.00	10,000.00
Oregon Railway & Navigation Co., 5s	18,300.00	30,000.00	30,000.00
Gilpin Tramway Co., 7s	7,350.00	7,000.00	7,000.00
	\$187,670.00	\$202,500.00	\$199,000.00
COUNTY.			
Douglas, Neb., 5s	\$20,000.00	\$20,000.00	\$20,000.00
Spokane, Wash., 6s.....	16,050.00	15,000.00	15,000.00
Lee, Iowa, 6s.....	9,090.00	9,000.00	9,000.00
Cook, Ill., 4s.....	20,200.00	20,000.00	20,000.00
Otero, Col., 6s.....	15,300.00	15,000.00	15,000.00
Richland, Ill., 6s	9,000.00	9,000.00	9,000.00
Pueblo, Col., 6s.....	41,200.00	40,000.00	40,000.00
Belmont, Ohio, 5s.....	30,000.00	30,000.00	30,000.00
	\$160,840.00	\$158,000.00	\$158,000.00
CITY AND TOWN.			
Beatrice, Neb., 6s.....	\$15,450.00	\$15,000.00	\$15,000.00
Wichita, Kan., 6s.....	8,960.00	8,960.00	8,960.00
Colorado Springs, Col., 6s.....	10,500.00	10,000.00	10,000.00
Jeffersonville, Ind., 7 3-10s.....	6,050.00	5,500.00	5,500.00
Austin, Minn., 6s.....	16,480.00	16,000.00	16,000.00
Fall River, Mass., 5s.....	5,750.00	5,000.00	5,000.00
St. Paul, Minn., 5s.....	28,500.00	25,000.00	25,000.00
Council Bluffs, Iowa, 6s.....	8,500.00	8,500.00	8,500.00
Creston, Iowa, 5s	5,200.00	5,000.00	5,000.00
St. Louis, Mo., 6s.....	13,390.00	13,000.00	13,000.00
St. Cloud, Minn., 6s.....	9,450.00	9,000.00	9,000.00
Cincinnati, Ohio, 7s.....	19,500.00	15,000.00	15,000.00
Red Wing, Minn., 5s.....	10,000.00	10,000.00	10,000.00
Evansville, Ind., 4s.....	11,000.00	11,000.00	11,000.00
Portland, Oregon, 5s	55,000.00	50,000.00	50,000.00
Council Bluffs, Iowa, 6s	16,350.00	15,000.00	15,000.00
Colorado Springs, Col., 6s.....	10,500.00	10,000.00	10,000.00
Colorado Springs, Col., 5s.....	5,050.00	5,000.00	5,000.00
Piqua, Ohio, 6s.....	5,300.00	5,000.00	5,000.00
Dubuque, Iowa, 6s.....	3,180.00	3,000.00	3,000.00
Boulder, Col., 10s.....	3,600.00	3,600.00	3,600.00
Omaha, Neb., 5s	10,700.00	10,000.00	10,000.00
Elizabeth, N. J., 4s.....	3,000.00	3,000.00	3,000.00
Fort Worth, Texas, 5s.....	10,000.00	10,000.00	10,000.00
Amount carried forward.....	\$291,410.00	\$271,560.00	\$271,560.00

SCHEDULE OF BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.—Continued.			
<i>Amount brought forward</i>	\$291,410.00	\$271,560.00	\$271,560.00
Seattle, Wash., 5s. funding.....	20,600.00	20,000.00	20,000.00
Seattle, Wash., 5s. sewer.....	35,700.00	35,000.00	35,000.00
Helena, Mont., 5s.....	10,000.00	10,000.00	10,000.00
Minneapolis, Minn., 4½s.....	10,700.00	10,000.00	10,000.00
	\$368,410.00	\$346,560.00	\$346,560.00
SCHOOL DISTRICT.			
Boulder County, No. 3, Col., 6s.....	\$24,480.00	\$24,000.00	\$24,000.00
Forest Home, Iowa, 5½s.....	5,500.00	5,500.00	5,500.00
Rio Grande County, No. 2, Col., 6s....	7,725.00	7,500.00	7,500.00
P Phelps County, No. 44, Neb., 7s.....	8,058.00	7,900.00	7,900.00
Pueblo County, No. 20, Col., 6s.....	31,200.00	30,000.00	30,000.00
Arapahoe County, No. 2, Col., 4½.....	41,200.00	40,000.00	40,000.00
Barber County, No. 4, Kan., 6s.....	3,090.00	3,000.00	3,000.00
Newmarket, Iowa, independent, 6s..	300.00	300.00	300.00
Waterloo, Black Hawk County, Iowa, independent, 5s.....	16,000.00	16,000.00	16,000.00
East Waterloo, Black Hawk County, Iowa, independent, 5s.....	15,000.00	15,000.00	15,000.00
Arapahoe County, No. 17, Col., 6s....	15,000.00	15,000.00	15,000.00
Arapahoe County, No. 2, Col., 5s.....	25,000.00	25,000.00	25,000.00
	\$192,553.00	\$189,200.00	\$189,200.00
MISCELLANEOUS.			
Denver Consolidated Elec. Co., 6s...	\$15,000.00	\$15,000.00	\$15,000.00
Cambridge Railroad Co., 5s.....	29,400.00	28,000.00	28,000.00
Sanitary District of Chicago, 5s.....	10,500.00	10,000.00	10,000.00
United States Cordage Co., N. J., 6s.	15,644.39	15,644.39	15,075.00
	\$70,544.39	\$68,644.39	\$68,075.00
STOCKS.			
BANK.			
Great Falls National.....	\$41,875.00	\$33,500.00	\$33,500.00
Somersworth National.....	22,350.00	14,900.00	14,900.00
Salmon Falls State.....	7,125.00	5,700.00	5,700.00
Newmarket National.....	1,800.00	2,000.00	2,000.00
	\$73,150.00	\$56,100.00	\$56,100.00

SQUAMSCOTT SAVINGS BANK.—EXETER.

THOMAS DUSTON, *President*. CHARLES H. KNIGHT, *Treasurer*.

Trustees—George B. Webster, Francis Hillard, Charles E. Tuck, Thomas Duston, John D. Lyman, Henry A. Shute, Lyford Conner.

Investment Committee—Thomas Duston, Lyford Conner, Henry A. Shute.

STATEMENT.

Liabilities.

Amount due depositors.....	\$69,554.74	\$69,554.74
Guaranty fund.....	2,157.10	2,157.10
Interest.....	521.44	521.44
Due banks.....	1,000.00	1,000.00
Premium on bonds.....	500.00	
	<u>\$73,733.28</u>	<u>\$73,233.28</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$2,580.00	\$2,580.00	\$2,580.00
Loans secured by western city mortgages.....	500.00	500.00	500.00
Loans secured by local real estate...	60,817.12	60,817.12	60,817.12
Loans on personal security.....	2,080.00	2,080.00	2,080.00
Loans on collateral security.....	1,880.00	1,880.00	1,880.00
Miscellaneous bonds (Lombard, deb.).....	1,000.00	1,000.00	500.00
Certificates of deposit.....	303.00	303.00	303.00
Real estate by foreclosure.....	1,850.00	1,850.00	1,850.00
Cash on deposit in national banks....	2,240.23	2,240.23	2,240.23
Cash on hand	482.93	482.93	482.93
	<u>\$73,733.28</u>	<u>\$73,733.28</u>	<u>\$73,233.28</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 4, 1893, to July 26, 1894.

Gross earnings	\$3,282.33
Transferred from guaranty fund	1,842.90
	<hr/>
	\$5,125.23
Deduct interest paid out	\$82.92
Deduct expenses	380.45
Deduct local foreclosure expenses	39.50
Deduct western foreclosure expenses	66.45
Deduct losses charged off	1,842.90
	<hr/>
	2,412.22
	<hr/>
Net earnings	\$2,713.01
Dividends, January and July, 1894	2,438.05
	<hr/>
To surplus	\$274.96
	<hr/>
Surplus and interest, last examination	\$246.48
Increase	274.96
	<hr/>
Surplus and interest, present examination	\$521.44

Incorporated June, 1873.

Examination July 26, 1894, by John Hatch.

Treasurer's bond, \$25,000. Date of bond, March 6, 1894.

Clerk, Emogene A. Young.

Annual compensation of treasurer, \$300.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$4,100; as surety, nothing.

Amount of deposits, \$69,554.74; decrease since last examination, \$5,548.93.

Amount of deposits received since last examination, including dividends credited, \$12,514.94.

Amount of dividends declared since last examination, \$2,438.05.

Amount paid out on account of deposits since last examination, \$18,063.87.

Total amount loaned or invested in New Hampshire, \$66,263.05.

Total amount loaned or invested in New England, \$68,503.28.

Total amount loaned or invested out of New England, \$4,730.00.

Largest amount loaned to any individual, corporation, or company, \$4,100.

Number of single loans of \$1,000 or less to separate parties in the state, 125.

Total number of loans in the state, 133.

STRAFFORD SAVINGS BANK.—DOVER.

ELISHA R. BROWN, *President*. ALBERT O. MATHES, *Treasurer*.

Trustees—Elisha R. Brown, Charles H. Sawyer, Samuel C. Fisher.
 William S. Stevens, John Holland, John H. Hurd, Benjamin F.
 Nealley, Daniel Hall, Robert G. Pike.

Investment Committee—Elisha R. Brown, Charles H. Sawyer,
 William S. Stevens.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,631,351.85		\$4,631,351.85
Guaranty fund.....	260,000.00		260,000.00
Interest	69,231.13		69,231.13
Premium on bonds and stocks.....	364,122.50		
	<u>\$5,324,705.48</u>		<u>\$4,960,582.98</u>

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western city mortgages.....	\$204,000.00	\$204,000.00	\$204,000.00
Loans secured by local real estate...	840,019.74	840,019.74	840,019.74
Loans on personal security.....	202,251.01	202,251.01	202,251.01
Loans on collateral security.....	295,494.00	295,494.00	295,494.00
State bonds.....	105,000.00	100,000.00	100,000.00
County, city, town, and district bonds.....	2,523,260.00	2,370,000.00	2,369,000.00
Railroad bonds.....	504,500.00	475,000.00	475,000.00
Miscellaneous bonds.....	26,250.00	25,000.00	25,000.00
Bank stock.....	85,500.00	52,000.00	44,500.00
Railroad stock.....	441,966.00	268,300.00	308,853.50
Warrants.....	17,426.66	17,426.66	17,426.66
Real estate by foreclosure.....	15,807.10	15,807.10	15,807.10
Cash on deposit in national banks...	62,552.92	62,552.92	62,552.92
Cash on hand.....	678.05	678.05	678.05
	<u>\$5,324,705.48</u>	<u>\$4,928,529.48</u>	<u>\$4,960,582.98</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 24, 1893, to April 23, 1894.

Gross earnings	\$344,190.54
Deduct interest paid out	\$9,391.15
Deduct expenses	15,758.04
Deduct state tax	44,959.32
Deduct local taxes	7.80
Deduct reduction of book value of bonds and stocks	20,000.00
Deduct premiums charged off	81,345.25
Deduct losses charged off	45,921.50
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	217,383.06
Net earnings	\$126,807.48
From surplus	7,019.35
	<hr/>
Dividends, July, 1893, and January, 1894	\$133,826.83
Surplus and interest, last examination	\$76,250.48
From surplus	7,019.35
	<hr/>
Surplus and interest, present examination	\$69,231.13

Incorporated 1823.

Examination April 23, 1894, by James O. Lyford and John Hatch.
Treasurer's bond, \$100,000. Date of bond, April 29, 1891.

Clerks, George F. Piper, Hattie W. Drew.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$2,300.

Indebtedness of trustees as principal, \$13,850 ; as surety, nothing.

Amount of deposits, \$4,631,351.85 ; increase since last examination, \$1,646.70.

Amount of deposits received since last examination, including dividends credited, \$698,124.41.

Amount of dividends declared since last examination, \$133,826.83.

Amount paid out on account of deposits since last examination, \$696,477.71.

Total amount loaned or invested in New Hampshire, \$2,079,416.32.

Total amount loaned or invested in New England, \$3,261,656.32.

Total amount loaned or invested out of New England, \$1,698,926.66.

Largest amount loaned to any individual, corporation, or company, \$234,000.

Number of single loans of \$1,000 or less to separate parties in the state, 307.

Total number of loans in the state, 434.

SCHEDULE OF BONDS AND STOCKS OF THE STRAFFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$105,000.00	\$100,000.00	\$100,000.00
RAILROAD.			
Old Colony, 4s.....	\$51,500.00	\$50,000.00	\$50,000.00
Portsmouth, Great Falls & Conway, 4½s.....	110,000.00	100,000.00	100,000.00
Boston & Albany, 4s.....	53,000.00	50,000.00	50,000.00
Boston & Providence, 4s.....	53,000.00	50,000.00	50,000.00
Philadelphia, Wilmington & Baltimore, 5s.....	25,000.00	25,000.00	25,000.00
Boston & Maine, 4½s.....	109,000.00	100,000.00	100,000.00
New York, New Haven & Hartford, 4s.....	52,000.00	50,000.00	50,000.00
Maine Central, 6s.....	51,000.00	50,000.00	50,000.00
	\$504,500.00	\$475,000.00	\$475,000.00
COUNTY.			
Cook, Ill., 5s.....	\$25,750.00	\$25,000.00	\$25,000.00
Cook, Ill., 4s.....	70,700.00	70,000.00	70,000.00
	\$96,450.00	\$95,000.00	\$95,000.00
CITY AND TOWN.			
Cleveland, Ohio, 4s.....	\$62,400.00	\$60,000.00	\$60,000.00
Chicago, Ill., 4s.....	104,000.00	100,000.00	100,000.00
Columbus, Ohio, 5s.....	111,000.00	100,000.00	100,000.00
Minneapolis, Minn., 4½s.....	175,480.00	164,000.00	164,000.00
St. Paul, Minn., 5s.....	105,450.00	95,000.00	95,000.00
St. Louis, Mo., 4s.....	71,070.00	69,000.00	69,000.00
Salt Lake City, Utah, 5s.....	51,500.00	50,000.00	49,000.00
Denver, Col., 5s.....	110,000.00	100,000.00	100,000.00
Toledo, Ohio, 5s.....	105,930.00	99,000.00	99,000.00
Toledo, Ohio, 4½s.....	19,950.00	19,000.00	19,000.00
Lansing, Mich., 4½s.....	30,000.00	30,000.00	30,000.00
Na-hville, Tenn., 6s.....	26,250.00	25,000.00	25,000.00
Cleveland, Ohio, 4s.....	41,200.00	40,000.00	40,000.00
St. Paul, Minn., 4½s.....	105,000.00	100,000.00	100,000.00
Omaha, Neb., 5s.....	26,750.00	25,000.00	25,000.00
Omaha, Neb., 5s.....	47,080.00	44,000.00	44,000.00
Providence, R. I., 4s.....	104,000.00	100,000.00	100,000.00
Lawrence, Mass., 4s.....	52,000.00	50,000.00	50,000.00
Dover, 4½s.....	267,750.00	255,000.00	255,000.00
Dover, 4½s.....	80,250.00	75,000.00	75,000.00
Portland, Oregon, 5s.....	110,000.00	100,000.00	100,000.00
Milwaukee, Wis., 5s.....	17,100.00	15,000.00	15,000.00
Manchester, 5s.....	58,000.00	50,000.00	50,000.00
Haverhill, Mass., 4s.....	26,500.00	25,000.00	25,000.00
Boston, Mass., 4s.....	112,000.00	100,000.00	100,000.00
Nashua, 4s.....	52,000.00	50,000.00	50,000.00
Fitchburg, Mass., 4s.....	10,400.00	10,000.00	10,000.00
Hartford, Conn., 4s.....	52,000.00	50,000.00	50,000.00
Fall River, Mass., 4½s.....	53,500.00	50,000.00	50,000.00
Hartford, Conn., 4s.....	53,000.00	50,000.00	50,000.00
Newton, Mass., 4s.....	26,250.00	25,000.00	25,000.00
Malden, Mass., 4s.....	52,000.00	50,000.00	50,000.00
Manchester, 4½s.....	54,500.00	50,000.00	50,000.00
Newport, R. I., 4s.....	52,500.00	50,000.00	50,000.00
	\$2,426,810.00	\$2,275,000.00	\$2,274,000.00
MISCELLANEOUS.			
Cambridge Railway, Mass., 5s.....	\$26,250.00	\$25,000.00	\$25,000.00

SCHEDULE OF BONDS AND STOCKS OF THE STAFFORD SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Strafford National, Dover.....	\$72,000.00	\$36,000.00	\$36,000.00
National Bank of Commerce, Kansas City	3,750.00	5,000.00	2,500.00
National Bank, Kansas City	3,750.00	5,000.00	1,500.00
Merchants' Nat'l, Portland, Oregon..	5,000.00	5,000.00	3,750.00
American National, Denver, Col....	1,000.00	1,000.00	750.00
	\$85,500.00	\$52,000.00	\$44,500.00
RAILROAD.			
Boston & Lowell.....	\$190,000.00	\$100,000.00	\$100,000.00
Northern.....	58,016.00	39,200.00	36,613.50
Lowell & Andover.....	9,000.00	5,000.00	7,500.00
Portsmouth & Dover	24,000.00	20,000.00	20,000.00
New York Central & Hudson River..	9,800.00	10,000.00	10,000.00
Boston & Maine, preferred.....	58,650.00	39,100.00	54,740.00
York Harbor & Beach.....	5,000.00	5,000.00	5,000.00
New York, New Haven & Hartford..	87,500.00	50,000.00	75,000.00
	\$441,966.00	\$268,300.00	\$308,853.50

SULLIVAN SAVINGS INSTITUTION.—CLAREMONT.

JOHN L. FARWELL, *President*.JOHN L. FARWELL, *Treasurer*.

Trustees—John L. Farwell, John P. Rounsevel, Henry Patton, Ira Colby, John S. Walker, John M. Whipple, George N. Farwell, John L. Farwell, Jr., Frank P. Vogl, John M. Whipple, Jr., John T. Emerson, Charles H. Weed, Timothy B. Rossiter, George L. Balcom, Robert K. Dow, John Tyler, Albert W. Hawkes, Pascal P. Coburn.

Investment Committee—John L. Farwell, Ira Colby, John M. Whipple.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,741,155.80		\$1,741,155.80
Guaranty fund.....	90,000.00		90,000.00
Interest.....	13,386.41		13,386.41
Premium on bonds and stocks.....	9,972.11		
	\$1,854,514.32		\$1,844,542.21

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$528,209.27	\$528,209.27	\$528,209.27
Loans secured by western city mortgages.....	185,148.50	185,148.50	185,148.50
Loans secured by local real estate ...	270,079.07	270,079.07	270,079.07
Loans on personal security	92,439.38	92,439.38	92,439.38
Loans on personal security (western)	118,363.68	118,363.68	118,363.68
Loans on collateral security.....	113,003.50	113,003.50	113,003.50
County, city, town and district bonds	20,320.00	18,000.00	20,000.00
Railroad bonds.....	219,860.00	268,000.00	238,447.50
Miscellaneous bonds.....	141,880.00	143,000.00	131,050.00
Bank stock.....	90,180.00	56,000.00	73,890.39
Railroad stock.....	29,420.00	55,300.00	28,300.00
Warrants.....	3,736.12	3,736.12	3,736.12
Real estate by foreclosure.....	5,111.98	5,111.98	5,111.98
Real estate purchased (bank building).....	3,000.00	3,000.00	3,000.00
Cash on deposit in national banks...	27,500.00	27,500.00	27,500.00
Cash on hand	6,262.82	6,262.82	6,262.82
	\$1,854,514.32	\$1,893,154.32	\$1,844,542.21

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 26, 1893, to September 18, 1894.

Gross earnings	\$87,493.09
Deduct interest paid out	\$1,209.07
Deduct expenses	5,173.74
Deduct state tax	17,347.32
Deduct local taxes	105.00
Deduct reduction book value stocks & bonds	20,250.00
Deduct premiums charged off	238.00
Carried to guaranty fund	5,000.00
	<hr/>
	49,323.13
Net earnings	\$38,169.96
From surplus	29,665.87
	<hr/>
Dividend January, 1894	\$67,835.83
Surplus and interest, last examination	\$43,052.28
From surplus	29,665.87
	<hr/>
Surplus and interest, present examination	\$13,386.41

Incorporated 1838.

Examination September 18, 1894, by board of bank commissioners.
Treasurer's bond, \$100,000. Date of bond, January 20, 1890.

Clerk, John M. Whipple, Jr.

Annual compensation of treasurer, \$4,000.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$92,271.15; as surety, \$850.

Amount of deposits, \$1,741,155.80; decrease since last examination,
\$12,105.48.

Amount of deposits received since last examination, including dividends credited, \$262,177.63.

Amount of dividends declared since last examination, \$67,835.83.

Amount paid out on account of deposits since last examination,
\$274,283.11.

Total amount loaned or invested in New Hampshire, \$581,185.16.

Total amount loaned or invested in New England, \$586,175.16.

Total amount loaned or invested out of New England, \$1,258,367.05.

Largest amount loaned to any individual, corporation, or company,
\$45,771.95.Number of single loans of \$1,000 or less to separate parties in the
state, 242.

Total number of loans in the state, 313.

SCHEDULE OF BONDS AND STOCKS OF THE SULLIVAN SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Little Rock & Memphis, 5s.....	\$21,460.00	\$58,000.00	\$46,400.00
Midland, N. J., 6s.....	46,800.00	40,000.00	40,000.00
Coeur D'Alene, 6s.....	10,400.00	10,000.00	9,000.00
Spokane Falls & Northern, 6s.....	10,000.00	10,000.00	10,000.00
Chicago, Burlington & Quincy 5s....	10,400.00	10,000.00	9,672.50
New York, Susquehanna & West- ern, 5s.....	37,100.00	35,000.00	34,000.00
Manhattan Beach, 7s.....	10,100.00	10,000.00	10,000.00
Iowa Central, 5s.....	22,500.00	25,000.00	23,375.00
Peoria & Eastern, 4s.....	51,100.00	70,000.00	56,000.00
	\$219,860.00	\$268,000.00	\$238,447.50
COUNTY.			
Lawrence, S. Dak., 10s.....	\$12,000.00	\$10,000.00	\$12,000.00
CITY AND TOWN.			
Hamburg, Iowa, 6s.....	\$8,320.00	\$8,000.00	\$8,000.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$4,000.00	\$5,000.00	\$4,000.00
New York, Susquehanna & West- ern Coal Co., 6s.....	24,380.00	23,000.00	17,250.00
Manhattan Beach Hotel & Land Co., 4s.....	4,000.00	10,000.00	6,000.00
Presidio Live Stock Co., Cal., 6s.....	10,000.00	10,000.00	10,000.00
City & Suburban Railroad Co., Port- land, Or., 6s.....	94,500.00	90,000.00	88,800.00
Sturgis Water Co., S. Dak., 7s.....	5,000.00	5,000.00	5,000.00
	\$141,880.00	\$143,000.00	\$131,050.00
STOCKS.			
BANK.			
Claremont National.....	\$82,830.00	\$50,200.00	\$67,890.39
First National, Newport.....	1,200.00	800.00	1,000.00
National Bank of Redemption, Bos- ton.....	6,150.00	5,000.00	5,000.00
	\$90,180.00	\$56,000.00	\$73,890.39
RAILROAD.			
Chicago & Alton, common.....	\$21,420.00	\$15,300.00	\$15,300.00
Flint & Pere Marquette, preferred...	7,000.00	20,000.00	12,000.00
Peoria & Eastern.....	1,000.00	20,000.00	1,000.00
	\$29,420.00	\$55,300.00	\$28,300.00

UNION FIVE-CENTS SAVINGS BANK.—EXETER.

WM. H. C. FOLLANSBY, *President*. SARAH C. CLARK, *Treasurer*.

Trustees—William H. C. Follansby, Winthrop N. Dow, Edwin G. Eastman, John A. Blake, John N. Thompson, George W. Sanborn, Sperry French, Bradbury L. Cilley, Ephraim G. Flanders, John Templeton, Albert N. Dow, John E. Young.

Investment Committee—William H. C. Follansby, Winthrop N. Dow, Edwin G. Eastman, Bradbury L. Cilley.

STATEMENT.

Liabilities.

Amount due depositors.....	\$545,639.82		\$545,639.82
Guaranty fund.....	2,200.00		2,200.00
Interest.....	11,043.53		11,043.53
	\$558,883.35		
Premium on bonds and stocks impaired.....	5,124.00		
	\$553,759.35		\$558,883.35

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$95,809.47	\$95,809.47	\$95,809.47
Loans secured by western city mortgages.....	14,900.00	14,900.00	14,900.00
Loans secured by local real estate...	166,020.36	166,020.36	166,020.36
Loans on personal security.....	35,654.12	35,654.12	35,654.12
Loans on collateral security.....	15,116.00	15,116.00	15,116.00
County, city, town, and district bonds.....	99,741.00	99,700.00	99,700.00
Railroad bonds.....	13,770.00	13,000.00	13,000.00
Miscellaneous bonds.....	30,040.00	32,900.00	31,900.00
Bank stock.....	5,980.00	6,000.00	6,000.00
Railroad stock.....	12,340.00	16,000.00	15,000.00
Manufacturing stocks.....	4,485.00	6,900.00	6,080.00
Miscellaneous stocks.....	2,500.00	2,800.00	2,300.00
Real estate by foreclosure.....	20,028.27	20,028.27	20,028.27
Bank fixtures.....	2,038.50	2,038.50	2,038.50
Cash on deposit in national banks....	31,668.23	31,668.23	31,668.23
Cash on hand.....	3,668.40	3,668.40	3,668.40
	\$553,759.35	\$562,203.35	\$558,883.35

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 3, 1893, to August 6, 1894.

Gross earnings	\$24,700.45
From guaranty fund	9,400.00
	<hr/>
	\$34,100.45
Deduct interest paid out	\$42.84
Deduct expenses	1,669.35
Deduct state tax	5,457.25
Deduct local taxes	81.62
Deduct foreclosure expenses	556 23
Deduct premiums charged off	550.00
Deduct losses charged off	9,400.00
Carried to guaranty fund	2,200.00
	<hr/>
	19,957.29
Net earnings	<hr/>
	\$14,143.16
From surplus	5,686.36
	<hr/>
Dividend, January, 1894	\$19,829.52
Surplus and interest, last examination	\$16,729.89
From surplus	5,686.36
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Surplus and interest, present examination	\$11,043.53

Incorporated 1868.

Examination August 6, 1894, by John Hatch.

Treasurer's bond, \$45,000. Date of bond, Jan. 27, 1890.

Annual compensation of treasurer, \$1,000.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$545,639.82; decrease since last examination, \$13,571.83.

Amount of deposits received since last examination, including dividends credited, \$299,135.60.

Amount of dividends declared since last examination, \$19,829.52.

Amount paid out on account of deposits since last examination, \$312,707.43.

Total amount loaned or invested in New Hampshire, \$248,277.38.

Total amount loaned or invested in New England, \$314,710.33.

Total amount loaned or invested out of New England, \$244,173.02.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the state, 167.

Total number of loans in the state, 225.

SCHEDULE OF BONDS AND STOCKS OF THE UNION FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$8,320.00	\$8,000.00	\$8,000.00
Boston & Maine, 4½ s	5,450.00	5,000.00	5,000.00
	\$13,770.00	\$13,000.00	13,000.00
COUNTY.			
Lake, Col., 10s.....	\$9,000.00	\$9,000.00	\$9,000.00
Leavenworth, Kan., 6s.....	16,800.00	15,000.00	15,000.00
Richland, Ill., 6s	6,000.00	6,000.00	6,000.00
	\$31,800.00	\$30,000.00	\$30,000.00
CITY AND TOWN.			
Lincoln Park, North Chicago, 7s	\$2,060.00	\$2,000.00	\$2,000.00
Lincoln Park, North Chicago, 5s	2,100.00	2,000.00	2,000.00
Evansville, Ind., 5s.....	5,000.00	5,000.00	5,000.00
Elk, Kan., 10s.....	1,100.00	1,000.00	1,000.00
Manchester, N. H., 4s.....	3,180.00	3,000.00	3,000.00
Beverly, Mass., 4s.....	3,000.00	3,000.00	3,000.00
Minneapolis, Minn., 4s	1,010.00	1,000.00	1,000.00
Salina, Kan., 6s	1,040.00	1,000.00	1,000.00
Fort Worth, Texas, 5s.....	2,000.00	2,000.00	2,000.00
Sioux City, Iowa, 6s	2,000.00	2,000.00	2,000.00
Franklin, N. H., 4s	5,150.00	5,000.00	5,000.00
Pittsfield, N. H., 5s	1,751.00	1,700.00	1,700.00
Salt Lake City, Utah, 5s.....	3,090.00	3,000.00	3,000.00
Ogden, Utah, 5s.....	1,090.00	1,000.00	1,000.00
Barre, Vt., 4s.....	3,000.00	3,000.00	3,000.00
St. Albans, Vt., 4s	2,000.00	2,000.00	2,000.00
St. Paul, Minn., 4s.....	5,070.00	5,000.00	5,000.00
Seattle, Wash., 5s.....	2,040.00	2,000.00	2,000.00
Lima, Ohio, 5s.....	2,080.00	2,000.00	2,000.00
Springfield, Mo., 5s.....	1,000.00	1,000.00	1,000.00
Boscawen & Penacook, 4½s.....	10,200.00	10,000.00	10,000.00
Redlands, Cal., 6s.....	1,020.00	1,000.00	1,000.00
Duluth, Minn., 6s	2,000.00	2,000.00	2,000.00
	\$61,911.00	\$60,700.00	\$60,700.00
SCHOOL DISTRICT.			
Arapahoe County No. 2, Col., 4½s.....	\$2,000.00	\$2,000.00	\$2,000.00
Arapahoe County No. 17, Col., 5s.....	1,000.00	1,000.00	1,000.00
Springfield No. 24, Mo., 5s	1,030.00	1,000.00	1,000.00
Omaha, Neb., 5s.....	5,000.00	5,000.00	5,000.00
	\$9,030.00	\$9,000.00	\$9,000.00
MISCELLANEOUS.			
Merrimack Valley Street Railway, Lawrence, Mass., 5s.....	\$2,000.00	\$2,000.00	\$2,000.00
Cleveland Cable Railway, 5s.....	1,000.00	1,000.00	1,000.00
Portland Consolidated Street Rail- way, Oregon, 6s.....	1,040.00	1,000.00	1,000.00
Denver Consolidated Electric Co., 6s	2,000.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s.	4,000.00	5,000.00	4,000.00
Crippen, Lawrence & Co., deb., 6s....	8,000.00	10,000.00	10,000.00
Globe Investment Co., deb., 6s.....	1,000.00	1,000.00	1,000.00
Winfield Mortg. & Trust Co., deb., 6s	500.00	500.00	500.00
West End Street Railway, Boston, 5s	5,100.00	5,000.00	5,000.00
Investment Trust Co. of America, Kan., 6s.....	5,400.00	5,400.00	5,400.00
	\$30,040.00	\$32,900.00	\$31,900.00

SCHEDULE OF BONDS AND STOCKS OF THE UNION FIVE-CENTS
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
National Bank of North America, Boston.....	\$1,190.00	\$1,000.00	\$1,000.00
Manufacturers' National, Boston....	1,000.00	1,000.00	1,000.00
National City, Boston.....	860.00	1,000.00	1,000.00
Continental National, Boston.....	1,220.00	1,000.00	1,000.00
Tremont National, Boston.....	860.00	1,000.00	1,000.00
South End National, Boston.....	850.00	1,000.00	1,000.00
	\$5,980.00	\$6,000.00	\$6,000.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$10,920.00	\$14,000.00	\$14,000.00
Rutland, preferred.....	1,420.00	2,000.00	1,000.00
	\$12,340.00	\$16,000.00	\$15,000.00
MANUFACTURING.			
Exeter Machine Works.....	\$4,485.00	\$6,900.00	\$6,080.00
MISCELLANEOUS.			
West End Street Railway Co., Bos- ton, preferred.....	\$1,600.00	\$1,000.00	\$1,400.00
Investment Trust Co. of America	900.00	1,800.00	900.00
	\$2,500.00	\$2,800.00	\$2,300.00

UNION GUARANTY SAVINGS BANK—CONCORD.

SOLON A. CARTER, *President*. WILLIAM F. THAYER, *Treasurer*.

Trustees—Thomas Stuart, Solon A. Carter, Wm. F. Thayer, Henry A. Emerson, Alvah W. Sulloway, E. E. Truesdell, Chas. C. Danforth, John E. Robertson, Edson J. Hill, John Whitaker, Timothy P. Sullivan, Geo. P. Little, James H. Rowell, Edward H. Carroll, Edward B. Woodworth, David D. Taylor, Gardner B. Emmons, David E. Murphy, N. E. Martin, A. S. Ranney.

Investment Committee—Solon A. Carter, Wm. F. Thayer, Chas. C. Danforth, Edson J. Hill, Austin S. Ranney, Nathaniel E. Martin.

STATEMENT.

Liabilities.

Amount due depositors	\$679,979.19	\$679,979.19
Guaranty fund.....	60,000.00	60,000.00
Interest.....	11,236.43	11,236.43
	\$751,215.62	
Premium on bonds and stocks im- paired.....	12,548.63	
	\$738,666.99	\$751,215.62

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$46,760.00	\$46,760.00	\$46,760.00
Loans secured by western city mortgages.....	73,348.32	73,348.32	73,348.32
Loans secured by local real estate...	134,199.84	134,199.84	134,199.84
Loans on personal security.....	16,486.00	16,486.00	16,486.00
Loans on personal security (west- ern).....	29,487.50	29,487.50	29,487.50
Loans on collateral security.....	52,140.62	52,140.62	52,140.62
Loans on collateral security (west- ern).....	16,885.89	16,885.89	16,885.89
County, city, town, and district bonds.....	19,910.00	19,000.00	19,000.00
Railroad bonds.....	43,420.00	55,500.00	47,250.00
Miscellaneous bonds.....	57,675.00	60,100.00	57,100.00
Bank stock.....	91,675.00	70,000.00	98,760.00
Railroad stock.....	39,256.00	33,900.00	39,874.63
Manufacturing stocks.....	13,250.00	10,000.00	14,500.00
Miscellaneous stock.....	25,900.00	31,800.00	27,150.00
Certificates of deposit	7,500.00	7,500.00	7,500.00
Real estate by foreclosure.....	64,685.00	64,685.00	64,685.00
Cash on deposit in national banks...	6,087.82	6,087.82	6,087.82
	\$738,666.99	\$727,880.99	\$751,215.62

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 21, 1893, to June 27, 1894.

Gross earnings	\$41,692.58
Deduct interest paid out	\$1,658.67
Deduct expenses	1,847.24
Deduct state taxes	8,114.29
Deduct western taxes	1,922.44
Deduct premiums charged off	400.00
*Deduct losses charged off	2,945.00
Deduct foreclosure expenses and repairs	1,329.39
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	18,217.03
Net earnings	\$23,475.55
From surplus	5,565.04
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Dividend, January, 1894	\$29,040.59
Surplus and interest, last examination	\$16,801.47
From surplus	5,565.04
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Surplus and interest, present examination	\$11,236.43

Incorporated July, 1887.

Examination June 27, 1894, by John Hatch.

Treasurer's bonds, \$40,000 and \$20,000. Date of bonds, Dec. 21, 1887; March 3, 1890.

Clerk, Arthur E. Dole.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$10,425; as surety, \$5,554.

Amount of deposits, \$679,979.19; decrease since last examination, \$101,302.88.

Amount of deposits received since last examination, including dividends credited, \$150,203.64.

Amount of dividends declared since last examination, \$29,040.59.

Amount paid out on account of deposits since last examination, \$251,506.52.

Total amount loaned or invested in New Hampshire, \$285,105.91.

Total amount loaned or invested in New England, \$305,148.91.

Total amount loaned or invested out of New England, \$446,066.71.

Largest amount loaned to any individual, corporation, or company, \$15,487.50.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total number of loans in the state, 118.

* \$40,000 charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE UNION GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$5,720.00	\$5,500.00	\$6,000.00
Atchison, Topeka & Santa Fe, 4s.....	7,600.00	10,000.00	8,200.00
Atchison, Topeka & Santa Fe, 2d mort., 4s.....	2,700.00	10,000.00	4,800.00
Mexican Central, 4s.....	2,700.00	5,000.00	3,250.00
Oregon Short Line, 6s.....	3,900.00	5,000.00	5,000.00
Evansville & Indianapolis, 6s.....	11,000.00	10,000.00	10,000.00
Cincinnati, Dayton & Ironton, 5s.....	9,800.00	10,000.00	10,000.00
	\$43,420.00	\$55,500.00	\$47,250.00
CITY AND TOWN.			
Logan City, Utah, 5s.....	\$10,100.00	\$10,000.00	\$10,000.00
Ogden, Utah, 6s.....	9,810.00	9,000.00	9,000.00
	\$19,910.00	\$19,000.00	\$19,000.00
MISCELLANEOUS.			
Nashua Street Ry., 6s.....	\$5,100.00	\$5,000.00	\$5,000.00
Evansville Street Ry., Ind., 6s.....	10,000.00	10,000.00	10,000.00
Dallas Rapid Transit Co., Texas, 6s..	7,500.00	10,000.00	7,000.00
Merrimack Valley Street Railway, Lawrence, Mass., 5s.....	10,000.00	10,000.00	10,000.00
New England Loan & Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Paris Gas & Electric Light Co., Texas, 7s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s.....	10,000.00	10,000.00	10,000.00
Salt Lake City Gas Co., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Investment Co., deb., 6s	75.00	100.00	100.00
	\$57,675.00	\$60,100.00	\$57,100.00
STOCKS.			
BANK.			
First National, Concord.....	\$18,000.00	\$5,000.00	\$18,000.00
National State Capital, Concord.....	8,750.00	3,500.00	8,235.00
National Bank of Commonwealth, Boston.....	6,300.00	5,000.00	7,000.00
Globe Savings Bank, Chicago, Ill. . .	1,000.00	1,000.00	1,000.00
First National, St. Paul, Minn.....	10,000.00	5,000.00	10,750.00
Merchants National, St. Paul.....	7,500.00	5,000.00	9,750.00
National German American, St. Paul	2,250.00	2,500.00	3,000.00
First National, Arkansas City, Kan..	6,000.00	6,000.00	6,000.00
North Texas National, Dallas, Texas	2,500.00	5,000.00	2,500.00
Northwestern National, Minneapolis	7,500.00	5,000.00	7,500.00
Schuster-Hax National, St. Joseph, Mo.....	5,500.00	5,000.00	6,300.00
St. Louis National, Mo.....	5,250.00	5,000.00	5,000.00
Merchants National, Kan. City.....	4,500.00	9,000.00	6,300.00
Bank of Douglas, Kan.....	4,000.00	4,000.00	4,000.00
Central National, Dallas, Texas.....	750.00	1,500.00	1,425.00
National Bank of Commerce, Kansas City.....	1,875.00	2,500.00	2,000.00
	\$91,675.00	\$70,000.00	\$98,760.00
RAILROAD.			
Boston & Lowell.....	\$5,130.00	\$2,700.00	\$3,043.00
Oregon Railway & Navigation Co....	550.00	5,000.00	2,000.00
Chicago, Rock Island & Pacific.....	1,725.00	2,500.00	2,625.00
Chicago, Burlington & Quincy.....	3,900.00	5,000.00	5,000.00
Amount carried forward.....	\$11,305.00	\$15,200.00	\$12,668.00

SCHEDULE OF BONDS AND STOCKS OF THE UNION GUARANTY
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.—<i>Concluded.</i>			
<i>Amount brought forward.....</i>	\$11,305.00	\$15,200.00	\$12,668.00
Chicago, Milwaukee & St. Paul, pref..	2,975.00	2,500.00	2,750.00
Northern New Hampshire.....	9,176.00	6,200.00	8,456.63
Concord & Montreal, class 4.....	15,800.00	10,000.00	16,000.00
	\$39,256.00	\$33,900.00	\$39,874.63
MANUFACTURING.			
Page Belting Co., Concord, pref.....	\$5,000.00	\$5,000.00	\$5,000.00
Amoskeag Mfg. Co., Manchester.....	8,250.00	5,000.00	9,500.00
	\$13,250.00	\$10,000.00	\$14,500.00
MISCELLANEOUS.			
International Loan & Trust Co., Kansas City, Mo.....	\$1,250.00	\$2,500.00	\$2,500.00
Eastern Banking Co., Hastings, Neb.	5,000.00	5,000.00	5,000.00
United States Trust Co., Kansas City, Mo.....	4,000.00	4,000.00	4,000.00
Arkansas City Land & Improvement Co., Kan.....	5,000.00	5,000.00	5,000.00
Eagle & Phenix Hotel Co.....	5,000.00	5,000.00	5,000.00
Capital Fire Insurance Co.....	1,000.00	1,000.00	1,000.00
Portsmouth Building Co., Kansas City, Mo.....	2,500.00	5,000.00	2,500.00
Haskell Land Co., Kansas City, Kan.	2,150.00	4,300.00	2,150.00
	\$25,900.00	\$31,800.00	\$27,150.00

WALPOLE SAVINGS BANK.—WALPOLE.

THOMAS B. BUFFUM, *President*. JOSIAH G. BELLOWS, *Treasurer*.

Trustees—Thomas B. Buffum, Edwin K. Seabury, John W. Hayward, George H. Holden, Henry C. Lane, Harrison G. Barnes, George B. Williams, Charles C. Davis, George P. Porter, Thomas B. Peck, Horace A. Perry, Edward M. Holden, Abel P. Richardson.

Investment Committee—Thomas B. Buffum, Edwin K. Seabury, George H. Holden, Thomas B. Peck.

STATEMENT.

Liabilities.

Amount due depositors.....	\$243,163.21		\$243,163.21
Guaranty fund.....	13,000.00		13,000.00
Interest.....	3,947.66		3,947.66
Due banks.....	1,756.83		1,756.83
	\$261,867.70		
Premium on bonds and stocks impaired.....	4,591.10		
	\$257,276.60		\$261,867.70

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$36,760.00	\$36,760.00	\$36,760.00
Loans secured by western city mortgages.....	7,100.00	7,100.00	7,100.00
Loans secured by local real estate...	79,222.00	79,222.00	79,222.00
Loans on personal security.....	9,931.70	9,931.70	9,931.70
Loans on personal security (western).....	1,970.00	1,970.00	1,970.00
Loans on collateral security.....	3,325.00	3,325.00	3,325.00
Loans on collateral security (western).....	2,900.00	2,900.00	2,900.00
County, city, town, and district bonds.....	45,517.90	43,592.90	43,569.00
Railroad bonds.....	34,595.00	42,500.00	40,695.00
Miscellaneous bonds.....	25,555.00	27,100.00	25,645.00
Bank stock.....	3,200.00	3,300.00	3,300.00
Manufacturing stock.....	2,500.00	2,500.00	2,750.00
Real estate by foreclosure.....	2,200.00	2,200.00	2,200.00
Real estate purchased.....	2,500.00	2,500.00	2,500.00
	\$257,276.60	\$264,901.60	\$261,867.70

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 26, 1893, to September 26, 1894.

Gross earnings	\$14,169.49
Deduct interest paid out	\$443.94
Deduct expenses	1,312.71
Deduct local taxes	16.79
Deduct western taxes	23.71
Deduct premiums charged off	395.00
Deduct losses charged off	1,595.00
Reduction book value of bonds	600.00
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	4,387.15
Net earnings	\$9,782.34
Dividend, January, 1894	9,380.94
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To surplus	\$401.40
Surplus and interest, last examination	\$3,546.26
Increase	401.40
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Surplus and interest, present examination	\$3,947.66

Incorporated 1875.

Examination Sept. 26, 1894, by James O. Lyford and John Hatch.
Treasurer's bond, \$35,000. Date of bond, May 24, 1892.

Clerk, Amy W. Jennings.

Annual compensation of treasurer, \$800.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$243,163.21; decrease since last examination,
\$8,060.36.

Amount of deposits received since last examination, including dividends credited, \$42,807.68.

Amount of dividends declared since last examination, \$9,380.94.

Amount paid out on account of deposits since last examination,
\$50,868.04.

Total amount loaned or invested in New Hampshire, \$107,578.70.

Total amount loaned or invested in New England, \$120,453.70.

Total amount loaned or invested out of New England, \$141,414.

Largest amount loaned to any individual, corporation, or company,
\$6,300.

Number of single loans of \$1,000 or less to separate parties in the state, 107.

Total number of loans in the state, 132.

SCHEDULE OF BONDS AND STOCKS OF THE WALPOLE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Topeka & Santa Fé, 4s.....	\$2,280.00	\$3,000.00	
Atchison, Topeka & Santa Fé, 5s.....	405.00	1,500.00	\$3,150.00
Chicago, St. Paul, Minn. & Omaha, 6s	3,750.00	3,000.00	3,120.00
St. Paul, Minn. & Manitoba, 6s.....	3,540.00	3,000.00	3,220.00
Kansas Pacific, 6s.....	2,220.00	3,000.00	3,135.00
Missouri Pacific, 6s.....	2,820.00	3,000.00	3,115.00
Galveston, Harrisburgh & San Antonio, 6s...			
Chicago & West Michigan, 5s.....	3,000.00	3,000.00	3,165.00
Detroit, Lansing & Northern, 7s.....	1,830.00	3,000.00	2,810.00
Kansas City, Fort Scott & Memphis, 6s.....	2,100.00	3,000.00	3,200.00
Oregon Improvement Co., 6s.....	4,000.00	5,000.00	5,400.00
Northern Pacific, 5s.....	2,940.00	3,000.00	3,045.00
Chicago & North Michigan, 5s.....	1,000.00	3,000.00	1,500.00
Chicago, Burlington & Quincy, convertible, 5s.....	1,590.00	3,000.00	2,745.00
	3,120.00	3,000.00	3,090.00
	\$34,595.00	\$42,500.00	\$40,695.00
COUNTY.			
Montgomery, Kan., 7s.....	\$2,730.00	\$2,600.00	\$2,600.00
Bingham, Idaho, 8s.....	4,480.00	4,000.00	4,000.00
Bernalillo, N. M., 7s.....	3,240.00	3,000.00	3,000.00
San Juan, N. M., 8s.....	3,120.00	3,000.00	3,000.00
	\$13,570.00	\$12,600.00	\$12,600.00
CITY AND TOWN.			
Westminster, Vt., 5s.....	\$6,825.00	\$6,825.00	\$6,825.00
Huron, Dak., 7s.....	2,120.00	2,000.00	2,000.00
Tyler, Texas, 7s.....	2,040.00	2,000.00	2,000.00
Dallas, Texas, 5s.....	1,040.00	1,000.00	980.00
South Denver, Col., 6s.....	3,300.00	3,000.00	3,000.00
Walpole, N. H., 5s.....	4,200.00	4,000.00	4,000.00
	\$19,525.00	\$18,825.00	\$18,805.00
SCHOOL DISTRICT.			
Custer County, No. 79, Neb., 7s.....	\$1,267.90	\$1,267.90	\$1,264.00
Riverton, Iowa, Independent, 6s.....	1,800.00	1,800.00	1,800.00
Alturus County, No. 6, Idaho, 8s.....	1,155.00	1,100.00	1,100.00
Laramie Co., No. 1, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
Walpole, N. H., 6s.....	3,000.00	3,000.00	3,000.00
	\$12,422.90	\$12,167.90	\$12,164.00
MISCELLANEOUS.			
Portland Consolidated Street Railway, Ore., 6s.....	\$3,120.00	\$3,000.00	\$3,000.00
Keene Gas Light Co., 5s.....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	2,400.00	3,000.00	2,400.00
Denver Consolidated Electric Co., 6s	3,000.00	3,000.00	3,000.00
Fairmount Cemetery Association, 6s	3,000.00	3,000.00	2,910.00
Luce Talbot Co., Kansas City, Mo., 6s	275.00	1,100.00	275.00
General Electric Co., 5s.....	2,580.00	3,000.00	2,985.00
Metropolitan Street Railway Co. Denver, 6s.....	3,000.00	3,000.00	3,000.00
Chicago Junction & Union Stock Yards Co., 5s.....	3,180.00	3,000.00	3,075.00
	\$25,555.00	\$27,100.00	\$25,645.00

SCHEDULE OF BONDS AND STOCKS OF THE WALPOLE SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Blackstone National, Boston.....	\$3,200.00	\$3,300.00	\$3,300.00
MANUFACTURING.			
King Philips Mills, Fall River, Mass..	\$2,500.00	\$2,500.00	\$2,750.00

WILTON SAVINGS BANK.—WILTON.

E. G. WOODMAN, *President*.GEORGE E. BALES, *Treasurer*

Trustees—E. G. Woodman, Moses Clark, D. E. Proctor, Daniel Cragin, William D. Stearns, Lewis Tingley, Henry N. Gray, E. P. Hutchinson, Nash Simons, F. M. Pevey, J. H. Frye, R. M. Moore, George E. Bales.

Investment Committee—Daniel Cragin, Moses Clark, F. M. Pevey
E. G. Woodman, George E. Bales.

STATEMENT.

Liabilities.

Amount due depositors.....	\$174,901.40		\$174,901.40
Guaranty fund.....	3,750.00		3,750.00
Interest.....	3,197.49		3,197.49
	\$181,848.89		
Premium on bonds and stocks im- paired.....	937.92		
	\$180,916.97		\$181,848.89

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$52,645.00	\$52,645.00	\$52,645.00
Loans secured by western city mortgages.....	18,535.75	18,535.75	18,535.75
Loans secured by local real estate...	18,548.09	18,548.09	18,548.09
Loans on personal security.....	9,889.74	9,889.74	9,889.74
Loans on personal security (west- ern).....	12,358.86	12,358.86	12,358.86
Loans on collateral security.....	2,200.00	2,200.00	2,200.00
County, city, town, and district bonds.....	18,794.00	18,950.00	19,820.67
Miscellaneous bonds.....	5,000.00	5,000.00	5,261.25
Bank stock.....	6,500.00	6,000.00	6,000.00
Miscellaneous stocks.....	1,850.00	2,000.00	2,000.00
Real estate by foreclosure.....	29,996.80	29,996.80	29,996.80
Bank fixtures and bank building....	2,500.00	2,500.00	2,500.00
Cash on deposit in national banks...	904.11	904.11	904.11
Cash on hand.....	1,188.62	1,188.62	1,188.62
	\$180,910.97	\$180,716.97	\$181,848.89

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From December 11, 1893, to September 27, 1894.

Gross earnings	\$6,781.37
Transferred from guaranty fund	4,250.00
	<hr/>
	\$11,031.37
Deduct interest paid out	\$34.03
Deduct expenses	625.30
Deduct foreclosure expenses	339.18
Deduct western taxes	1,400.35
Deduct premiums charged off	386.46
Deduct losses charged off	4,250.00
Carried to guaranty fund	500.00
	<hr/>
	7,535.32
Net earnings	<hr/>
	\$3,496.05
From surplus	2,072.55
	<hr/>
Dividend, January, 1894	\$5,568.60
Surplus and interest, last examination	\$5,270.04
From surplus	2,072.55
	<hr/>
Surplus and interest, present examination	\$3,197.49
Incorporated 1864.	
Examination September 27, 1894, by Alpheus W. Baker.	
Treasurer's bond, \$30,000. Date of bond, January 7, 1889.	
Annual compensation of treasurer, \$450.	
Indebtedness of trustees as principal, nothing; as surety, nothing.	
Amount of deposits, \$174,901.40; decrease since last examination, \$9,965.81.	
Amount of deposits received since last examination, including dividends credited, \$20,650.71.	
Amount of dividends declared since last examination, \$5,568.60.	
Amount paid out on account of deposits since last examination, \$30,616.52.	
Total amount loaned or invested in New Hampshire, \$42,230.56.	
Total amount loaned or invested in New England, \$42,230.56.	
Total amount loaned or invested out of New England, \$139,618.33.	
Largest amount loaned to any individual, corporation, or company, \$5,000.	
Number of single loans of \$1,000 or less to separate parties in the state, 65.	
Total number of loans in the state, 70.	

SCHEDULE OF BONDS AND STOCKS OF THE WILTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Pulaski, Ill., 8s.....	\$1,500.00	\$1,500.00	\$1,327.50
CITY AND TOWN.			
Grand Forks, No. Dak., 6s.....	\$2,080.00	\$2,000.00	\$2,060.00
East Oakland, Ill., 10s.....	1,000.00	1,000.00	985.00
Salem, So. Dak., 7s.....	3,350.00	3,350.00	3,634.75
	\$5,430.00	\$6,350.00	\$6,679.75
SCHOOL DISTRICT.			
Spokane County, No. 13, Wash., 8s...	\$1,320.00	\$1,200.00	\$1,333.08
Whitman County, No. 130, Wash., 8s...	954.00	900.00	1,033.10
Stevens County, No. 20, Wash., 10s...	600.00	500.00	600.00
Whatcom County, No. 2, Wash., 7s...	3,210.00	3,000.00	3,420.00
King County, No. 28, Wash., 8s.....	2,600.00	2,500.00	2,685.00
Great Falls City, No. 1, Mont., 6s....	2,080.00	2,000.00	2,000.00
Stevens County, No. 26., Wash., 8s...	1,100.00	1,000.00	1,128.70
	\$11,864.00	\$11,100.00	\$12,199.88
MISCELLANEOUS.			
Metropolitan Street Ry., Denver, 6s.	\$2,000.00	\$2,000.00	\$2,040.00
Metropolis Water Co., Ill., 7s.....	3,000.00	3,000.00	3,221.25
	\$5,000.00	\$5,000.00	\$5,261.25
STOCKS.			
BANK.			
First National, Nashua.....	\$5,500.00	\$5,000.00	\$5,000.00
Globe Savings Bank, Chicago, Ill....	1,000.00	1,000.00	1,000.00
	\$6,500.00	\$6,000.00	\$6,000.00
MISCELLANEOUS.			
Security Trust Co., Nashua.....	\$800.00	\$1,000.00	\$1,000.00
Nashua Trust Co., Nashua.....	1,050.00	1,000.00	1,000.00
	\$1,850.00	\$2,000.00	\$2,000.00

WOLFEBOROUGH SAVINGS BANK.—WOLFEBOROUGH.

ROLLIN JONES, *President.*CHARLES F. PARKER, *Treasurer.*

Trustees—Joseph L. Avery, Charles F. Parker, Albert W. Wiggin, Joseph E. Fox, Henry W. Furber, Isaac W. Springfield, Ira Banfield, Charles H. Gage, Charles B. Edgerly, William B. Hodge, George E. Symonds.

Investment Committee—Isaac W. Springfield, Albert W. Wiggin, Charles B. Edgerly.

STATEMENT.

Liabilities.

Amount due depositors.....	\$107,711.34	\$107,711.34
Surplus	10,398.20	10,398.20
Premium on stocks.....	15.00	
	\$118,124.54	\$118,109.54

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$6,525.00	\$6,525.00	\$6,525.00
Loans secured by local real estate...	41,361.70	41,361.70	41,361.70
Loans on personal security.....	18,290.87	18,290.87	18,290.87
Loans on personal security (western).....	1,000.00	1,000.00	1,000.00
Loans on collateral security.....	2,449.00	2,449.00	2,449.00
Bank stock (Cocheco National).....	1,050.00	1,400.00	1,050.00
Miscellaneous stocks (Granite State Fire Ins. Co.).....	3,000.00	3,000.00	2,985.00
Real estate by foreclosure.....	11,900.00	11,900.00	11,900.00
Cash on deposit in national banks...	31,120.78	31,120.78	31,120.78
Cash on hand.....	1,427.19	1,427.19	1,427.19
	\$118,124.54	\$118,474.54	\$118,109.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 18, 1893, to October 1, 1894.

Gross earnings	\$6,971.89
From guaranty fund	2,500.00
Reduction of deposits by decree of court	38,069.98
	<hr/>
	\$47,541.87
Deduct interest paid out	\$86.46
Deduct expenses	1,256.59
Deduct state tax	1,320.46
Deduct local taxes	374.71
Deduct western taxes	227.40
Deduct foreclosure expenses	215.52
Deduct losses charged off	71.13
Assets set aside on account of reduction of deposits	39,955.80
	<hr/>
	43,508.07
Net accumulations	\$4,033.80
Surplus, last examination	6,364.40
	<hr/>
Surplus, present examination	\$10,398.20

Incorporated 1871.

Examination Oct. 1, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$30,000. Date of bond, April 2, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$12,129; as surety, \$200.

Amount of deposits, \$107,711.34; decrease since last examination,
\$45,196.69.

Deposits received to date of injunction, Oct. 23, 1893, \$698.68.

Deposits paid to date of injunction, \$1,326.78.

Deposits reduced by decree of court, \$38,069.98.

Deposits paid in anticipation of reduction by order of court,
\$6,498.61.

Total amount loaned or invested in New Hampshire, \$72,063.76.

Total amount loaned or invested in New England, \$103,184.54.

Total amount loaned or invested out of New England, \$14,925.

Largest amount loaned to any individual, corporation, or company,
\$5,000.Number of single loans of \$1,000 or less to separate parties in the
state, 130.

Total number of loans in the state, 143.

WOODSVILLE GUARANTY SAVINGS BANK.—WOODSVILLE.

EZRA B. MANN, *President*. ROBERT R. HORNER, *Treasurer*.

Trustees—Ezra B. Mann, Ira Whitcher, Chester Abbott, David Whitcher, D. J. Whitcher, Charles I. Smith, Robert R. Horner, E. G. Parker, Charles R. Gibson, Henry C. Carbee.

Investment Committee—Ezra B. Mann, David Whitcher, E. G. Parker, Chas. R. Gibson, Robert R. Horner.

STATEMENT.

Liabilities.

Amount due depositors.....	\$168,701.92		\$168,701.92
Guaranty fund.....	25,000.00		25,000.00
Interest.....	813.54		813.54
	\$194,515.46		
Premium on bonds and stocks im- paired.....	1,663.15		
	\$192,852.31		\$194,515.46

Resources.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$38,400.00	\$38,400.00	\$38,400.00
Loans secured by western city mortgages.....	13,175.00	13,175.00	13,175.00
Loans secured by local real estate...	19,158.82	19,158.82	19,158.82
Loans on personal security.....	15,263.75	15,263.75	15,263.75
Loans on personal security (west- ern).....	12,650.00	12,650.00	12,650.00
Loans on collateral security.....	19,271.00	19,271.00	19,271.00
Loans on collateral security (west- ern).....	4,823.23	4,823.23	4,823.23
County, city, town and district bonds	26,380.00	25,443.00	25,685.50
Miscellaneous bonds.....	14,235.15	18,370.30	16,895.30
Bank stock.....	4,690.00	4,400.00	4,437.50
Miscellaneous stocks.....	2,050.00	2,000.00	2,000.00
Warrants.....	3,500.00	3,500.00	3,500.00
Real estate by foreclosure.....	900.00	900.00	900.00
Certificates of deposit.....	1,500.00	1,500.00	1,500.00
Bank fixtures.....	2,802.10	2,802.10	2,802.10
Cash on deposit in other banks.....	12,294.36	12,294.36	12,294.36
Cash on hand.....	1,758.90	1,758.90	1,758.90
	\$192,852.31	\$195,710.46	\$194,515.46

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From Nov. 21, 1893, to Oct. 10, 1894.

Gross earnings	\$10,110.76
Deduct interest paid out	\$573.14
Deduct expenses	1,181.20
Deduct state tax, 1893	1,608.20
Deduct local taxes	42.69
Deduct foreclosure expenses	169.58
Deduct commissions	3.00
Dividend to stockholders	500.00
	<hr/>
	4,077.81
Net earnings	\$6,032.95
Dividends to general depositors, April and October, 1894	5,996.35
	<hr/>
To surplus	\$36.60
Surplus and interest, last examination	\$776.94
Increase	36.60
	<hr/>
Surplus and interest, present examination	\$813.54

Incorporated 1890.

Examination Oct. 10, 1894, by Alpheus W. Baker.

Treasurer's bond, \$25,000. Date of bond, March, 1890.

Clerk, Charles C. Whitcher.

Annual compensation of treasurer, \$900.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$1,550; as surety, nothing.

Amount of deposits, \$168,701.92; increase since last examination, \$15,482.32.

Amount of deposits received since last examination, including dividends credited, \$71,906.31.

Amount of dividends declared since last examination, \$5,996.35.

Amount paid out on account of deposits since last examination, \$56,423.99.

Total amount loaned or invested in New Hampshire, \$73,986.43.

Total amount loaned or invested in New England, \$73,986.43.

Total amount loaned or invested out of New England, \$120,529.03.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total number of loans in the state, 72.

SCHEDULE OF BONDS AND STOCKS OF THE WOODSVILLE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Pierre, S. Dak., 6s.....	\$6,760.00	\$6,500.00	\$6,500.00
Palouse, Wash., 6s.....	3,120.00	3,000.00	3,000.00
Brigham, Utah, 6s.....	4,120.00	4,000.00	4,080.00
Woodland, Cal., 5s.....	750.00	750.00	750.00
Aberdeen, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Paulina, Iowa, 6s.....	2,835.00	2,693.00	2,693.00
Newport, Ky., 5s.....	1,000.00	1,000.00	1,000.00
	\$23,735.00	\$22,943.00	\$23,023.00
SCHOOL DISTRICT.			
Kings Co., No. 28, Wash., 8s.....	\$1,040.00	\$1,000.00	\$1,065.00
Thurston Co., No. 44, Wash., 9s.....	1,605.00	1,050.00	1,597.50
	\$2,645.00	\$2,500.00	\$2,662.50
MISCELLANEOUS.			
Burlington Electric Street Ry. Co., 1a., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Husted Investment Co., 6s.....	1,485.15	2,970.30	2,970.30
Northwestern Guar. Loan Co., Minn. deb. 6s.....	150.00	150.00	150.00
Security Trust Co., Nashua, deb. 6s..	250.00	250.00	250.00
Denver Water Co., Col., 7s.....	1,350.00	1,500.00	1,375.00
Decatur Water Co., Ala., 6s.....	2,500.00	5,000.00	3,650.00
Fairmount Cemetery Association, 6s.	1,000.00	1,000.00	1,000.00
Grand Forks Gas & Electric Co., 6s..	2,000.00	2,000.00	2,000.00
Farmers' Trust Co., Iowa, deb. 6s....	500.00	500.00	500.00
	\$14,235.15	\$18,370.30	\$16,895.30
STOCKS.			
BANK.			
Woodsville Loan and Banking Co....	\$2,640.00	\$2,400.00	\$2,437.50
Washington Bank, Walla Walla, Wash.	500.00	500.00	500.00
State Bank of Summerfield, Kan.....	550.00	500.00	500.00
National Bank of Commerce, Pierre, S. Dak.....	1,000.00	1,000.00	1,000.00
	\$4,690.00	\$4,400.00	\$4,437.50
MISCELLANEOUS.			
New England Loan & Trust Co., Iowa	\$1,000.00	\$1,000.00	\$1,000.00
Lancaster Trust Co.....	1,050.00	1,000.00	1,000.00
	\$2,050.00	\$2,000.00	\$2,000.00

TABLE No. 1.—Showing the number, condition, and progress of the Savings Banks of New Hampshire in each year from 1850 to 1894, inclusive.

Year.	Number of banks.	Number of depositors.	Amount of deposits.	Increase or decrease in amount of deposits over previous year.	Average to each depositor.	Average to each person in the state.	Population (about).
1850	12	13,031	\$1,641,543.71	Inc. \$76,972.76	\$125.97	\$5.16	318,000
1851	13	14,316	1,776,668.00	135,254.29	124.11	5.58	318,000
1852	15	15,771	2,009,619.42	232,849.42	127.42	6.32	318,000
1853	16	18,105	2,507,909.61	498,292.19	138.52	7.89	318,000
1854	16	20,154	3,222,261.52	714,351.91	159.95	10.13	318,000
1855	17	21,300	3,341,256.81	118,995.29	156.86	10.51	318,000
1856	19	23,489	3,537,363.31	196,106.50	150.59	11.12	318,000
1857	20	27,786	3,748,285.63	210,922.32	151.62	11.79	318,000
1858	21	23,463	3,588,685.23	Dec. 159,627.40	152.94	11.29	318,000
1859	23	26,762	4,138,822.40	Inc. 550,164.17	154.65	13.01	318,000
1860	26	30,828	4,860,024.86	721,202.46	157.65	14.90	326,000
1861	26	35,590	5,590,652.18	730,627.32	157.08	17.14	326,000
1862	27	35,920	5,653,585.46	62,933.28	157.39	17.34	326,000
1863	27	39,358	6,500,308.07	906,722.61	166.68	20.12	326,000
1864	28	43,175	7,661,738.46	1,161,430.39	177.45	25.50	326,000
1865	29	43,572	7,831,335.72	169,596.26	179.33	24.02	326,000
1866	29	42,894	7,857,601.01	26,265.31	183.13	24.47	321,000
1867	28	47,792	10,463,418.50	2,605,817.47	218.77	32.56	321,000
1868	31	55,218	13,541,534.96	3,078,116.46	245.12	42.18	321,000
1869	38	62,931	16,379,867.09	2,838,333.13	260.28	51.02	321,000
1870	45	70,918	18,759,461.05	2,379,593.96	264.52	59.00	318,000
1871	52	77,471	21,472,120.07	2,712,659.02	277.16	67.52	318,000
1872	54	86,790	24,700,774.47	3,228,653.37	284.46	77.06	318,000
1873	61	94,967	29,671,114.88	4,970,340.41	312.45	93.21	318,000
1874	64	92,788	28,829,376.83	Dec. 841,737.35	310.70	90.65	318,000
1875	68	96,938	30,214,585.71	Inc. 1,385,108.88	327.37	93.00	325,000
1876	68	100,191	31,198,064.16	983,478.45	326.01	100.07	325,000
1877	67	97,683	32,338,876.55	1,140,812.39	327.70	99.50	325,000
1878	66	94,967	28,793,947.48	Dec. 1,256,267.10	303.19	91.36	325,000
1879	66	87,279	26,282,136.09	1,991,801.20	301.13	80.87	325,000
1880	67	89,934	28,204,791.70	Inc. 1,922,655.61	313.61	86.78	325,000
1881	64	96,881	32,097,734.17	3,838,126.76	331.31	92.91	346,000
1882	65	104,432	36,181,186.70	4,312,860.10	355.37	103.00	350,000
1883	66	113,167	39,124,814.68	2,943,127.98	345.81	111.78	350,000
1884	67	117,317	42,091,596.55	2,966,781.87	358.78	120.20	350,000
1885	68	121,216	43,827,356.41	1,735,789.86	361.25	125.20	350,000
1886	67	125,273	46,631,913.72	2,804,557.31	372.25	131.85	355,000
1887	66	132,714	50,292,666.85	3,660,753.13	378.95	141.67	355,000
1888	69	139,967	53,939,079.29	3,646,412.44	385.36	151.94	355,000
1889	69	145,021	57,300,590.48	3,361,511.19	395.12	161.41	355,000
1890	72	159,782	65,727,019.04	8,426,428.56	411.35	174.80	376,000
1891	73	166,264	69,531,024.62	3,804,005.58	418.19	184.92	376,000
1892	71	169,949	72,439,660.30	2,908,635.68	426.24	192.66	376,000
1893	70	174,654	74,377,278.99	1,937,618.69	425.85	197.82	376,000
1894	70	169,510	70,616,943.66	Dec. 3,760,335.33	416.59	187.81	376,000

TABLE No. 2.—Alphabetical list of Savings Banks, with statement of their depositors of each bank and

No.	NAMES.	Deposits.	Guaranty fund.
1	Alton	\$62,835.15	.....
2	Amoskeag, Manchester	4,375,083.40	\$250,000.00
3	Ashland	32,299.85	3,732.98
4	Belknap, Laconia	1,166,212.20	61,698.00
5	Bristol	630,264.41	25,000.00
6	Cheshire Provident Institution, Keene	2,662,884.84	100,000.00
7	City Guaranty, Nashua	435,677.82	65,000.00
8	Cocheco, Dover	302,360.71	9,087.95
9	Colebrook Guaranty	158,821.78	25,000.00
10	Connecticut River, Charlestown	643,156.76	34,800.00
11	Contoocook Valley, Peterborough	53,482.68	.....
12	Conway	142,582.11	6,672.61
13	Dartmouth, Hanover	1,183,344.30	55,000.00
14	Dover Five-Cents	224,997.59	14,600.00
15	Epping	77,589.50	2,500.00
16	Farmers', Pittsfield	130,560.88	3,000.00
17	Farmington	411,054.09	14,891.29
18	Fitzwilliam	172,501.30	7,150.00
19	Francestown	85,321.64	2,614.38
20	Franklin	993,866.70	30,000.00
21	Gorham Five-Cents	52,415.12	3,200.00
22	Guaranty, Manchester	875,886.13	100,000.00
23	Hillsborough Bridge Guaranty	218,976.74	25,000.00
24	Hinsdale	299,162.27	15,000.00
25	Iona, Tilton	392,164.73	17,000.00
26	Keene Five-Cents	2,804,685.46	100,000.00
27	Keene Guaranty	1,307,061.64	150,000.00
28	Laconia	1,312,473.32	75,000.00
29	Lake Village	306,360.09	15,300.00
30	Lancaster	548,919.57	14,501.95
31	Lebanon	1,067,010.69	55,000.00
32	Littleton	1,172,955.89	56,700.00
33	Loan and Trust, Concord	2,700,393.86	145,000.00
34	Manchester	7,289,673.80	340,000.00
35	Mason Village, Greenville	151,246.84	7,500.00
36	Mechanics', Manchester	421,961.48	18,000.00
37	Meredith Village	564,351.63	29,000.00
38	Merrimack County, Concord	1,467,990.48	75,000.00
39	Merrimack River, Manchester	2,590,328.09	170,000.00
40	Milford	1,066,416.65	21,000.00
41	Monadnock, East Jaffrey	626,977.80	19,651.59
42	Nashua	2,728,222.31	150,000.00
43	New Hampshire Banking Co., Nashua	1,131,329.96	125,000.00
44	New Hampshire, Concord	4,478,203.40	260,000.00
45	New Ipswich	46,224.36	3,600.00
46	Newport	753,214.88	40,000.00
47	Norway Plains, Rochester	743,951.41	16,000.00
48	Ossipee Valley, Freedom	137,577.56	5,500.00
49	Peoples Guaranty, Manchester	773,847.83	100,000.00
50	Peterborough	863,026.70	712.55
51	Piscataqua, Portsmouth	590,451.53	30,000.00
52	Pittsfield	382,510.13	20,200.00
53	Plymouth Guaranty	287,411.89	35,000.00
54	Portsmouth	3,844,883.90	210,000.00
55	Portsmouth Trust and Guarantee Co.	980,345.67	100,000.00
56	Public Guaranty, Newport	331,864.75	35,000.00
57	Rochester	259,328.59	13,673.96
58	Rollinsford	706,697.73	45,000.00
59	Security, Winchester	270,095.65	3,844.60
60	Siwooganock Guaranty, Lancaster	359,862.08	60,000.00
61	Somersworth	1,297,263.35	65,000.00
62	Squamscott	71,048.40	4,000.00
63	Strafford, Dover	4,682,331.23	260,000.00
64	Sullivan Savings Institution, Claremont	1,747,673.34	90,000.00
65	Union Five-Cents, Exeter	542,873.12	11,600.00
66	Union Guaranty, Concord	679,340.06	60,000.00
67	Walpole	250,628.35	13,000.00
68	Wilton	178,993.26	3,750.00
69	Wolfeborough	147,142.57	2,500.00
70	Woodsville Guaranty	168,293.66	25,000.00
		\$70,616,943.66	\$ 3,950,981.86

liabilities, and assets at the close of business June 30, 1894, also the number of the average deposit to each depositor.

No.	Surplus.	Interest.	Miscellaneous indebtedness.	Total liabilities.	Number of depositors.	Average to each deposit.
1				\$62,835.15	270	\$232.72
2		\$75,638.24		4,700,721.64	10,044	435.59
3		651.43		36,684.26	292	110.61
4		14,360.29		1,242,270.49	2,400	485.92
5		24,674.46		679,938.87	1,603	393.17
6	\$6,404.72	21,044.24	\$90,000.00	2,880,333.30	4,766	558.72
7	4,580.54	891.34		506,149.70	1,475	295.37
8		242.51		311,691.17	849	356.13
9	505.15	679.76		185,006.69	649	244.71
10		990.17		678,946.93	1,250	514.52
11	1,719.13	1,905.85		57,107.66	287	186.21
12	1,410.52	582.14	830.44	152,077.82	657	217.01
13		44,896.08		1,283,240.38	2,702	437.95
14		2,366.71		241,964.30	1,806	124.58
15		3,238.45		83,327.95	351	221.05
16		4,030.72		137,591.60	406	321.57
17		7,314.95		433,260.33	1,509	272.40
18		3,089.41		182,740.71	529	326.08
19		1,408.41		89,344.43	368	231.85
20		37,347.36		1,061,214.06	2,826	351.68
21		1,756.03		57,401.15	352	148.99
22	2,644.21	7,121.40		985,651.74	1,631	537.02
23	3,882.92	1,948.59		249,808.25	1,138	192.42
24	1,990.63	4,016.26		320,169.16	966	309.69
25		12,800.57		421,965.30	1,161	337.78
26		6,759.62	10,000.00	2,921,445.08	7,755	361.66
27			14,634.97	1,471,696.61	2,443	535.02
28	13,099.79	29,733.07		1,430,306.18	3,128	413.19
29		5,935.29		327,561.38	1,255	260.02
30	7,910.84	1,922.90		573,255.26	1,930	284.41
31	14,163.28	6,066.90	10,000.00	1,152,240.87	3,085	345.87
32		36,621.50		1,266,277.39	3,088	379.84
33		79,379.30		2,951,072.07	5,875	459.64
34		173,893.04		7,803,566.84	13,836	527.00
35		3,768.51		162,515.35	597	253.34
36		19,393.59		459,355.07	750	562.61
37		6,026.37		599,378.00	1,416	398.55
38		41,162.10		1,584,152.53	3,234	453.92
39	22,327.26	59,277.64		2,841,932.99	5,900	439.03
40		4,327.65		1,091,744.30	2,960	360.27
41		12,400.74		659,030.13	1,307	479.70
42	29,277.82	3,503.85	65,000.00	2,976,003.98	5,525	493.79
43	20,133.63	6,279.84	231.41	1,282,974.84	2,083	543.12
44		86,239.63		4,824,443.03	9,521	470.35
45	760.00	6,481.85		57,066.21	113	409.06
46	5,329.26	4,355.08	3,888.25	806,787.47	2,105	357.34
47		5,763.13		765,714.54	1,914	388.68
48		1,880.18		144,957.74	523	263.05
49		27,013.07	1,340.00	902,200.90	1,248	620.39
50		24,022.82	622.40	888,384.47	2,265	381.02
51	4,489.93	3,828.51		628,769.97	1,784	330.97
52		6,472.95		409,183.08	1,496	255.68
53		7,668.17		330,080.06	1,283	224.07
54		16,843.26		4,071,727.16	9,831	391.09
55	57,154.82	14,517.57	186.00	1,152,204.06	1,808	542.22
56		15,686.29	176.00	382,727.04	1,218	272.46
57		8,882.73		281,885.28	833	311.31
58		23,434.78		775,132.51	1,688	418.65
59	272.09	2,452.13	1,700.00	278,364.47	883	305.88
60	6,828.71	4,063.44		430,754.23	807	445.92
61		68,922.68		1,431,186.03	3,654	355.02
62		1,151.62		76,200.02	277	256.49
63		46,289.21		4,988,620.44	8,743	535.63
64	632.20	19,743.44		1,858,048.98	3,802	459.67
65	1,058.77	820.80		556,352.69	2,503	216.88
66		13,021.30		752,361.36	1,721	394.73
67	2,922.50	9,529.20		275,380.05	709	353.49
68		3,038.71		185,781.97	815	219.62
69		8,978.16		158,620.73	631	233.18
70	500.00	374.17		194,167.83	881	191.02
	\$235,597.63	\$1,200,922.16	\$198,609.47	\$76,203,054.78	169,510	

TABLE No. 2.—

No.	NAMES.	Loans secured by western farm mort- gages.	Loans secured by western city mort- gages.
1	Alton	\$10,375.00	.....
2	Amoskeag, Manchester.....	618,213.19	\$233,375.00
3	Ashland	8,622.36	.....
4	Belknap, Laconia.....	202,550.00	184,200.00
5	Bristol	160,680.03	43,760.00
6	Cheshire Provident Inst., Keene.....	346,716.23	127,674.99
7	City Guaranty, Nashua.....	28,187.54	26,567.26
8	Cocheco, Dover.....	.....	.....
9	Colebrook	9,780.00	5,200.00
10	Connecticut River, Charlestown.....	317,799.34	20,000.00
11	Contoocook Valley, Peterborough.....	2,425.00	3,550.00
12	Conway	3,100.00	2,300.00
13	Dartmouth, Hanover.....	386,029.16	93,198.37
14	Dover Five-Cents.....	14,900.00	4,050.00
15	Epping.....	19,200.00	6,900.00
16	Farmers', Pittsfield.....	7,310.00	5,200.00
17	Farmington	87,763.85	46,787.01
18	Fitzwilliam.....	35,178.00	20,350.00
19	Francetown.....	10,506.70	5,857.20
20	Franklin.....	190,536.68	72,085.00
21	Gorham .....	.....	.....
22	Guaranty, Manchester.....	67,050.00	295,741.00
23	Hillsborough.....	27,969.14	1,400.00
24	Hinsdale	107,575.00	.....
25	Iona, Tilton.....	140,669.65	3,400.00
26	Keene Five-Cents.....	782,859.81	110,000.00
27	Keene Guaranty.....	164,149.29	265,529.73
28	Laconia	135,644.50	81,100.00
29	Lake Village, Lakeport.....	111,075.00	38,050.00
30	Lancaster	233,499.50	21,637.75
31	Lebanon.....	333,899.35	65,650.00
32	Littleton.....	92,488.00	104,490.00
33	Loan and Trust, Concord.....	395,295.75	328,724.00
34	Manchester.....	.....	1,976,225.00
35	Mason Village, Greenville.....	11,436.30	.....
36	Mechanics', Manchester.....	13,750.00	20,000.00
37	Meredith Village.....	263,043.00	81,500.00
38	Merrimack County, Concord.....	277,125.00	77,850.00
39	Merrimack River, Manchester.....	424,514.06	138,100.00
40	Milford	314,936.00	117,757.51
41	Monadnock, East Jaffrey.....	102,388.46	141,444.47
42	Nashua.....	361,020.20	105,463.00
43	New Hampshire Banking Co., Nashua.....	278,728.70	152,364.85
44	New Hampshire, Concord.....	212,150.00	765,447.67
45	New Ipswich.....	5,400.00	.....
46	Newport.....	93,552.86	111,550.00
47	Norway Plains, Rochester.....	32,200.00	39,521.40
48	Ossipee Valley, Freedom.....	5,400.00	.....
49	Peoples', Manchester.....	514,463.00	83,175.00
50	Peterborough.....	205,894.75	75,000.00
51	Piscataqua, Portsmouth.....	48,970.10	136,000.00
52	Pittsfield	41,225.00	65,284.00
53	Plymouth Guaranty.....	18,750.00	60,094.00
54	Portsmouth	181,489.71	1,078,454.19
55	Portsmouth Trust and Guarantee Co.....	116,700.72	119,969.00
56	Public Guaranty, Newport.....	79,969.57	24,511.75
57	Rochester	60,840.00	16,185.15
58	Rollinsford	91,235.00	70,300.00
59	Security, Winchester.....	32,825.00	51,709.30
60	Siwooganock Guaranty, Lancaster.....	108,390.73	.....
61	Somersworth.....	.....	.....
62	Squamscott, Exeter.....	3,730.00	500.00
63	Strafford, Dover.....	.....	198,000.00
64	Sullivan Savings Institution, Claremont....	526,500.02	185,148.50
65	Union Five-Cents, Exeter.....	98,229.47	15,056.90
66	Union Guaranty, Concord.....	46,760.00	73,348.32
67	Walpole.....	39,260.00	7,100.00
68	Wilton	53,245.00	19,535.75
69	Wolfeborough.....	9,250.00	9,675.00
70	Woodsville Guaranty.....	38,800.00	14,125.00
		\$9,864,220.72	\$8,247,173.07

Continued.

No.	Loans on local real estate.	Personal loans (local.)	Personal loans (western).	Collateral loans (local).	Collateral loans (western).
1	\$23,354.07	\$7,949.96	.....	\$618.04	.....
2	648,564.53	314,391.23	\$17,379.80	533,767.47	\$58,746.07
3	6,868.00	6,931.00	.....	433.00	.....
4	182,621.00	174,083.98	25,438.08	24,898.13	.....
5	16,090.50	2,810.72	15,525.00	12,182.45	2,500.00
6	432,786.16	144,539.64	24,580.00	71,231.50	158,061.65
7	171,573.02	45,793.50	3,630.00	43,057.26	2,500.00
8	129,724.00	28,691.26	.....	24,637.08	.....
9	56,099.36	72,777.87	.....	4,500.00	.....
10	65,321.00	26,158.00	47,075.64	28,200.00	39,350.00
11	8,764.00	2,135.00	.....	244.00	.....
12	52,425.43	20,745.69	.....	6,836.01	.....
13	81,979.12	16,956.94	.....	5,979.17	.....
14	32,698.00	13,720.00	.....	16,436.00	20,300.00
15	32,538.84	12,805.05	.....	.....	.....
16	22,938.06	59,839.53	15,800.00	9,804.35	.....
17	71,950.17	13,186.00	.....	30,120.00	5,000.00
18	34,380.00	9,617.56	.....	4,675.00	.....
19	30,776.60	4,274.45	.....	765.00	.....
20	111,464.22	150,541.14	39,200.00	123,910.75	18,500.00
21	31,536.63	4,899.72	.....	2,715.81	.....
22	107,199.54	13,834.10	40,742.24	87,997.42	16,000.00
23	18,605.00	9,612.80	989.54	3,617.58	.....
24	44,801.04	3,505.25	.....	2,325.00	6,000.00
25	106,999.12	26,158.94	.....	24,396.00	.....
26	313,770.43	23,742.74	46,706.80	41,850.00	205,696.99
27	51,509.50	16,603.68	36,543.33	12,736.20	87,256.87
28	197,695.00	86,466.05	.....	93,723.35	10,500.00
29	41,387.69	12,179.26	3,150.00	5,263.71	2,000.00
30	46,533.17	20,530.00	.....	18,159.11	.....
31	91,272.25	45,510.00	.....	21,542.00	.....
32	125,388.79	159,356.53	89,711.25	140,640.95	5,000.00
33	474,400.21	108,375.54	28,885.87	169,418.86	112,155.00
34	946,381.15	1,060,622.49	42,000.00	1,807,604.91	57,500.00
35	29,811.60	4,541.00	4,702.73	2,420.00	.....
36	124,837.86	73,439.94	20,000.00	83,259.17	12,500.00
37	22,190.51	13,463.94	.....	32,061.50	.....
38	291,987.87	83,617.88	5,000.00	131,265.15	20,000.00
39	115,402.87	28,400.00	110,430.00	39,094.76	110,000.00
40	94,314.00	.....	.....	600.00	.....
41	88,458.61	13,307.00	.....	61,550.00	8,000.00
42	205,061.32	24,940.37	51,656.41	68,719.40	144,082.54
43	85,896.00	11,297.40	30,859.64	23,323.75	14,050.00
44	173,355.00	94,972.40	72,069.45	164,180.00	67,428.99
45	31,953.04	340.00	.....	.....	.....
46	63,207.00	35,888.50	10,231.21	31,005.00	45,827.00
47	68,048.47	56,803.77	.....	38,600.00	.....
48	52,803.57	54,021.28	.....	7,473.21	.....
49	399.00	109,306.61	.....	29,900.00	.....
50	66,314.52	14,567.63	21,371.25	18,466.85	7,782.00
51	48,200.00	27,810.00	8,331.18	63,534.94	22,286.37
52	84,674.72	73,449.06	2,434.00	41,199.25	6,375.00
53	18,986.26	33,649.84	6,347.79	10,959.31	.....
54	489,357.22	104,687.85	.....	104,822.36	47,000.00
55	113,775.00	109,490.00	16,000.00	112,125.00	43,000.00
56	61,669.50	36,133.60	11,313.81	11,382.92	10,677.93
57	59,146.80	37,727.16	.....	16,782.35	7,000.00
58	29,409.00	1,400.00	14,000.00	6,500.00	.....
59	51,736.00	10,026.00	13,847.24	8,315.00	.....
60	141,022.07	37,074.25	1,000.00	2,200.00	5,000.00
61	96,884.29	81,665.87	.....	33,600.00	.....
62	63,003.72	2,244.40	.....	2,355.00	.....
63	669,999.78	514,679.07	.....	221,350.00	30,000.00
64	273,374.07	90,778.68	93,511.64	111,678.50	19,712.95
65	165,069.11	36,197.02	.....	13,313.50	648.25
66	133,961.84	16,486.00	29,487.50	52,140.62	16,885.89
67	80,252.00	10,270.04	1,970.00	6,320.00	3,100.00
68	21,473.09	10,814.74	12,608.86	2,200.00	.....
69	51,924.16	19,409.07	1,000.00	6,259.00	.....
70	19,059.01	14,273.75	11,150.00	16,968.50	6,873.23
\$8,997,414.48		\$4,606,519.74	\$1,026,180.26	\$4,950,211.15	\$1,455,296.73

TABLE No. 2.—

No.	NAMES.	United States and state bonds.	County, city, town, and district bonds.
1	Alton		\$7,200.00
2	Amoskeag, Manchester.....	\$100,000.00	242,635.00
3	Ashland.....		2,100.00
4	Belknap, Laconia.....		75,325.00
5	Bristol.....		164,182.86
6	Cheshire Provident Institution, Keene.....		311,087.60
7	City Guaranty, Nashua.....		65,013.55
8	Cochecho.....		31,972.50
9	Colebrook Guaranty.....		8,400.00
10	Connecticut River, Charlestown.....		45,400.00
11	Contoocook Valley, Peterborough.....		16,118.33
12	Conway.....	100.00	15,930.00
13	Dartmouth, Hanover		303,185.40
14	Dover Five-Cents.....		
15	Epping.....		
16	Farmers' Pittsfield.....		
17	Farmington.....		35,000.00
18	Fitzwilliam.....		3,971.72
19	Francestown.....		2,545.00
20	Franklin.....		116,500.00
21	Gorham Five-Cents.....		
22	Guaranty, Manchester.....		54,800.00
23	Hillsborough Bridge Guaranty.....		137,117.50
24	Hinsdale.....		84,395.00
25	Iona, Tilton.....		76,500.00
26	Keene Five-Cents.....		304,250.00
27	Keene Guaranty.....	5,000.00	86,387.50
28	Laconia	5,500.00	474,000.00
29	Lake Village.....		24,312.50
30	Lancaster.....	3,000.00	89,500.00
31	Lebanon.....	10,000.00	225,225.00
32	Littleton.....		334,225.00
33	Loan and Trust, Concord.....	20,000.00	430,455.40
34	Manchester		311,450.00
35	Mason Village, Greenville.....		29,867.75
36	Mechanics', Manchester.....	1,050.00	23,700.00
37	Meredith Village.....		61,350.00
38	Merrimack County, Concord.....		179,551.28
39	Merrimack River, Manchester.....		206,680.00
40	Millford.....		293,700.00
41	Monadnock, East Jaffrey.....		79,230.00
42	Nashua.....		129,430.00
43	New Hampshire Banking Co., Nashua.....	15,000.00	207,620.00
44	New Hampshire, Concord	5,000.00	611,611.47
45	New Ipswich.....		
46	Newport.....		132,050.00
47	Norway Plains, Rochester.....		104,500.00
48	Ossipee Valley, Freedom.....		
49	People's, Manchester.....		
50	Peterborough.....		101,976.66
51	Piscataqua, Portsmouth.....		89,515.30
52	Pittsfield.....		15,600.00
53	Plymouth Guaranty.....		31,275.00
54	Portsmouth	83,750.00	1,172,551.55
55	Portsmouth Trust and Guaranty Co.....		159,575.00
56	Public Guaranty, Newport.....		73,250.00
57	Rochester		
58	Rollinsford.....		203,370.00
59	Security, Winchester.....		40,210.00
60	Siwooganock Guaranty, Lancaster.....		4,000.00
61	Somersworth.....	85,000.00	683,220.00
62	Squamscott, Exeter.....		
63	Strafford, Dover.....	100,000.00	2,139,000.00
64	Sullivan Savings Institution, Claremont.....		8,000.00
65	Union Five- cents, Exeter.....		99,700.00
66	Union Guaranty, Concord.....		14,000.00
67	Walpole.....		44,124.00
68	Wilton.....		19,820.67
69	Wolfeborough.....		
70	Woodsville Guaranty.....		29,935.50
		\$423,400.00	\$10,977,599.04

Continued.

N ^o .	Railroad bonds.	Miscellaneous bonds.	Bank stock.	Railroad stock.	Manufactur- ing stock.
1		\$6,500.00		\$1,600.00	
2	\$613,920.00	112,496.75	\$224,100.00	412,240.00	\$146,000.00
3		3,400.00			
4	74,000.00	117,475.00	4,800.00		
5	34,000.00	121,800.00	5,300.00		
6	263,225.00	461,783.47	115,745.00	71,000.00	
7		10,700.00	11,300.00	58,845.00	1,500.00
8	54,891.25		15,682.05		
9		6,689.50	2,400.00		
10	5,800.00	30,500.00	30,648.00		
11		13,450.00	1,000.00		
12	10,000.00	16,050.00	4,000.00		2,000.00
13	210,375.87	50,450.00	15,400.00	2,700.00	2,848.75
14	39,600.00	31,070.00	12,500.00		
15	7,439.50		1,167.67		
16		5,290.00	1,805.32	244.00	6,340.00
17	26,900.00	23,400.00	42,100.00		2,000.00
18		19,638.00	15,881.00		
19	5,800.00	980.00	11,196.75		
20	43,000.00	68,200.00	33,900.00	33,700.00	
21		4,500.00			
22	27,400.00	73,000.00	43,850.00	48,546.25	3,700.00
23		8,000.00			2,658.75
24		24,750.00	9,150.00		
25	12,000.00	3,000.00	2,000.00	500.00	
26	121,331.25	514,364.59	96,093.59	23,331.25	
27	76,675.00	77,732.54	156,012.50	194,262.24	
28	61,000.00	169,182.00	28,000.00	5,000.00	
29		23,910.00	5,750.00		
30	25,000.00	51,670.00	12,000.00		2,500.00
31	34,400.00	152,800.00	34,100.00	10,000.00	
32		73,750.00	56,966.67		
33	188,625.00	406,250.00	66,747.00	33,000.00	3,250.00
34	947,662.50	202,000.00	87,783.25	116,900.00	42,500.00
35	8,000.00	45,760.00	8,400.00		
36	23,500.00	5,100.00	25,500.00		17,684.00
37	300.00	9,900.00		200.00	350.00
38	139,965.00	160,800.00	22,183.33	81,010.00	4,000.00
39	951,995.00	87,400.00	110,607.50	288,212.87	2,955.00
40	2,000.00	161,500.00	30,700.00		
41	33,247.30	51,400.00	14,362.62		
42	141,631.25	563,361.87	354,560.00	197,616.67	20,262.50
43	42,500.00	175,500.00	28,150.00	2,295.00	
44	1,254,675.00	635,000.00	135,503.50	303,600.00	93,575.00
45	3,467.00	5,000.00			
46	43,500.00	49,900.00	43,185.00	92,786.00	3,500.00
47	119,755.27	261,525.00	5,900.00		
48		19,500.00	3,140.00		
49	30,418.75	10,001.00	17,000.00	35,600.00	2,500.00
50	74,596.25	131,800.00	42,539.00	35,231.25	
51		72,000.00	46,388.34		
52	10,750.00	46,460.00	1,200.00	1,150.00	
53	61,150.00	21,200.00	27,800.00	3,844.00	2,000.00
54		469,844.00	53,333.33		
55	55,200.00	209,812.50	3,133.33	10,500.00	
56		12,000.00	8,475.00		
57		24,000.00	7,500.00		22,000.00
58	10,000.00	230,980.00	52,800.00		
59		18,000.00	10,370.00		2,000.00
60		31,880.00	22,725.00		
61	199,000.00	68,075.00	56,100.00		
62		1,790.00			
63	600,000.00		44,500.00	346,330.00	
64	348,488.50	43,150.00	73,890.39	33,050.00	
65	8,000.00	32,900.00	6,000.00	15,000.00	6,080.00
66	47,250.00	57,100.00	98,760.00	36,831.63	14,500.00
67	43,770.00	23,260.00	3,300.00		2,750.00
68		5,261.25	6,000.00		
69	980.00	10,972.00	1,400.00		
70		16,245.30	6,437.50		
	\$7,137,084.69	\$6,655,159.77	\$2,519,222.65	\$2,495,126.16	\$409,454.00

TABLE No. 2.—

No.	NAMES.	Miscellaneous stocks.
1	Alton.....	\$500.00
2	Amoskeag.....	131,180.00
3	Ashland.....	1,300.00
4	Belknap.....	22,500.00
5	Bristol.....	29,300.00
6	Cheshire Provident Institution, Keene.....	66,610.83
7	City Guaranty, Nashua.....	7,000.00
8	Cocheco, Dover.....	
9	Colebrook Guaranty.....	4,000.00
10	Connecticut River, Charlestown.....	2,000.00
11	Contoocook Valley, Peterborough.....	1,500.00
12	Conway.....	6,800.00
13	Dartmouth, Hanover.....	150.00
14	Dover Five-Cents.....	
15	Epping.....	
16	Farmers', Pittsfield.....	
17	Farmington.....	16,700.00
18	Fitzwilliam.....	19,855.00
19	Francestown.....	8,170.00
20	Franklin.....	15,943.75
21	Gorham Five-Cents.....	6,000.00
22	Guaranty, Manchester.....	17,819.99
23	Hillsborough Bridge.....	3,300.00
24	Hinsdale.....	26,270.42
25	Iona, Tilton.....	
26	Keene Five-Cents.....	91,610.12
27	Keene Guaranty.....	116,797.75
28	Laconia.....	15,000.00
29	Lake Village.....	3,800.00
30	Lancaster.....	2,500.00
31	Lebanon.....	1,500.00
32	Littleton.....	4,200.00
33	Loan and Trust, Concord.....	24,000.00
34	Manchester.....	
35	Mason Village, Greenville.....	7,200.00
36	Mechanics', Manchester.....	
37	Meredith Village.....	
38	Merrimack County, Concord.....	43,500.00
39	Merrimack River, Manchester.....	
40	Milford.....	15,400.00
41	Monadnock, East Jaffrey.....	5,000.00
42	Nashua.....	327,310.83
43	New Hampshire Banking Co., Nashua.....	75,850.00
44	New Hampshire, Concord.....	7,000.00
45	New Ipswich.....	
46	Newport.....	5,915.00
47	Norway Plains, Rochester.....	15,365.00
48	Ossipee Valley, Freedom.....	
49	Peoples', Manchester.....	5,000.00
50	Peterborough.....	19,573.55
51	Piscataqua, Portsmouth.....	8,333.00
52	Pittsfield.....	
53	Plymouth Guaranty.....	14,140.00
54	Portsmouth.....	14,450.00
55	Portsmouth Trust and Guaranty Co.....	3,200.00
56	Public Guaranty, Newport.....	5,500.00
57	Rochester.....	
58	Rollinsford.....	14,000.00
59	Security, Winchester.....	8,500.00
60	Siwooganock Guaranty, Lancaster.....	31,910.72
61	Somersworth.....	
62	Squamscott, Exeter.....	500.00
63	Strafford, Dover.....	
64	Sullivan Savings Institution, Claremont.....	
65	Union Five-Cents, Exeter.....	4,700.00
66	Union Guaranty, Concord.....	27,150.00
67	Walpole.....	
68	Wilton.....	2,000.00
69	Wolfeborough.....	
70	Woodsville Guaranty.....	
		\$1,306,805.96

Continued.

No.	Miscellaneous investments.	Real estate by foreclosure.	Real estate purchased.	Cash on hand and on deposit.	Total assets.
1	\$774.66	\$2,002.35		\$1,961.07	\$62,835.15
2	11,674.00	42,650.00	\$42,883.32	197,505.28	4,700,721.64
3				7,029.90	36,684.26
4	5,000.00	84,261.80	18,180.00	46,937.50	1,242,270.49
5	7,764.00	27,050.00	25,914.10	11,079.21	679,938.87
6	2,935.00	208,257.77	50,744.62	23,354.34	2,880,333.80
7	2,931.88	15,100.00		12,450.69	506,149.70
8			10,000.00	16,093.02	311,691.17
9	14,163.20			996.76	185,006.69
10	1,285.41	410.00		18,999.54	678,946.93
11	175.00	6,850.00		896.33	57,107.66
12		5,084.98		6,705.71	152,077.82
13		63,900.75	8,000.00	42,086.85	1,283,240.38
14	1,386.00	6,000.00		49,304.30	241,964.30
15				3,276.89	83,327.95
16				3,520.34	137,591.60
17	277.86	21,781.55	7,039.45	3,254.44	433,260.33
18	1,000.00	9,183.00		9,011.43	182,740.71
19		4,850.00	1,677.35	1,945.38	89,344.43
20		26,125.00		17,607.52	1,061,214.06
21		5,770.93		1,978.06	57,401.15
22		75,413.53		12,557.67	985,651.74
23	29,055.38			7,482.56	249,808.25
24		9,584.55		1,812.90	320,169.16
25		11,329.00	6,668.53	8,344.06	421,965.30
26	24,677.25	199,213.48		21,946.78	2,921,445.08
27	22,312.76	95,558.00		6,629.72	1,471,696.61
28		21,150.00		46,345.28	1,430,306.18
29		43,282.00		13,401.22	327,561.38
30	11,800.22	18,004.57		16,920.94	573,255.26
31		33,959.76	73,227.61	19,154.90	1,152,240.87
32	1,548.48	32,700.00		45,811.72	1,266,277.39
33	20,000.00	48,750.00		92,739.44	2,951,072.07
34	13,892.85			191,044.69	7,803,566.84
35	2,616.89		2,950.00	4,809.08	162,515.35
36	8,000.00	1,685.00		5,349.10	459,355.07
37		4,600.00		10,419.05	599,378.00
38		48,300.00		17,997.07	1,584,152.58
39	14,476.70	196,418.64		17,245.59	2,841,932.99
40	6,306.44	133,528.88	3,000.00	8,001.47	1,091,744.30
41	1,850.00	41,230.00		17,561.67	659,030.13
42	7,657.15	259,747.28		13,483.19	2,976,005.98
43	10,534.49	67,745.96		71,259.05	1,282,974.84
44	9,947.87	82,450.00	50,000.00	86,576.68	4,824,443.03
45		8,000.00	1,000.00	1,906.17	57,066.21
46	5,539.00	24,071.62		15,079.28	806,787.47
47	1,360.00	13,414.25	6,500.00	2,221.38	765,714.54
48		360.66		2,259.02	144,957.74
49		12,558.00		51,879.54	902,200.90
50	1,000.00	20,870.25	13,500.00	37,900.51	888,384.47
51		35,387.47		22,013.27	628,769.97
52	300.00	3,891.04	4,060.00	11,131.01	409,183.08
53	3,965.82			15,918.04	330,080.06
54	10,986.13	83,209.54	10,500.00	167,291.28	4,071,727.16
55	16,536.43	52,441.02		10,746.06	1,152,204.06
56	11,493.80	20,425.00	10,500.00	5,424.16	382,727.04
57	10,916.40	10,079.67		9,707.75	281,885.28
58	1,050.00	41,871.52		8,216.99	775,132.51
59	260.00	28,373.75		2,192.18	278,364.47
60	8,700.00	4,478.26		32,373.20	430,754.23
61		28,386.40	60,000.00	39,254.47	1,431,186.03
62	404.00			1,672.90	76,200.02
63	17,426.66	13,429.16		93,905.77	4,988,620.44
64	3,736.12	5,111.98	3,000.00	38,917.63	1,858,048.98
65	1,950.00	19,128.27		34,380.17	556,352.69
66	7,500.00	64,685.00		15,514.56	752,361.36
67		2,200.00	2,500.00	5,204.01	275,380.05
68	2,500.00	28,326.80		1,925.81	185,781.97
69	1,000.00	6,400.00	15,500.00	24,851.50	158,620.73
70	7,802.10		300.00	12,197.94	194,167.83
	\$348,469.95	\$2,481,098.44	\$427,644.98	\$1,876,972.99	\$76,203,054.78

TABLE No. 3.—Showing the amount of loans and investments in New Hampshire, in New England, and out of New England, of the Savings Banks at date of examination.

No.	NAMES.	Amount of loans and investments in New Hampshire.	Amount of loans and investments in New England.	Amount of loans and investments out of New England.
1	Alton.....	\$34,730.01	\$36,930.01	\$26,099.66
2	Amoskeag, Manchester.....	2,141,538.21	2,319,238.21	2,432,788.97
3	Ashland.....	13,085.46	14,176.61	16,822.36
4	Belknap, Laconia.....	473,902.64	552,036.74	712,274.88
5	Bristol.....	69,524.17	96,663.16	583,161.89
6	Cheshire Provident Inst., Keene.	818,964.07	879,086.39	2,006,405.96
7	City Guaranty, Nashua.....	334,172.55	335,672.55	166,830.23
8	Cochecho, Dover.....	214,864.35	287,701.85	.....
9	Colebrook Guaranty.....	108,605.37	113,937.10	66,972.60
10	Connecticut River, Charlestown..	119,757.20	119,757.20	533,758.81
11	Contoocook Valley, Peterboro'...	10,939.04	10,939.04	44,093.33
12	Conway.....	89,974.68	94,533.89	54,635.00
13	Dartmouth, Hanover.....	171,268.55	175,317.30	1,080,213.63
14	Dover Five-Cents.....	131,389.46	140,189.46	102,206.00
15	Epping.....	46,483.38	49,483.38	31,350.00
16	Farmers', Pittsfield.....	101,848.94	104,513.94	33,100.00
17	Farmington.....	186,290.87	186,290.87	247,110.27
18	Fitzwilliam.....	55,623.13	63,036.05	106,205.72
19	Francestown.....	35,931.27	39,486.25	47,495.72
20	Franklin.....	504,903.48	519,903.48	532,190.43
21	Gorham Five-Cents.....	49,773.90	51,273.90	4,210.00
22	Guaranty, Manchester.....	303,731.26	306,731.26	679,703.10
23	Hillsborough Bridge Guaranty...	37,545.66	37,545.66	207,311.81
24	Hinsdale.....	51,608.84	52,009.19	257,434.45
25	Iona, Tilton.....	172,425.71	172,925.71	246,389.89
26	Keene Five-Cents.....	465,362.59	521,812.59	2,324,711.36
27	Keene Guaranty.....	120,929.54	146,385.79	1,143,972.19
28	Laconia.....	480,962.09	537,039.48	885,792.00
29	Lake Village, Laconia.....	73,422.93	73,422.93	247,579.50
30	Lancaster.....	107,417.99	109,281.40	457,242.49
31	Lebanon.....	298,148.43	306,148.43	833,134.11
32	Littleton.....	472,929.71	500,907.93	760,807.73
33	Loan and Trust, Concord.....	1,017,520.63	1,103,326.99	1,865,924.12
34	Manchester.....	4,539,536.19	4,824,926.19	2,935,817.85
35	Mason Village, Greenville.....	53,745.84	63,181.68	99,333.67
36	Mechanics', Manchester.....	345,825.01	346,825.01	118,235.00
37	Meredith Village.....	64,867.88	70,854.10	524,393.00
38	Merrimack County, Concord.....	564,856.84	590,385.11	986,676.28
39	Merrimack River, Manchester....	847,939.28	885,244.91	1,991,613.21
40	Milford.....	137,637.02	137,637.02	982,128.83
41	Monadnock, East Jaffrey.....	195,487.48	212,931.23	442,471.48
42	Nashua.....	484,754.97	543,599.83	2,369,583.16
43	N. Hamp. Banking Co., Nashua..	139,268.84	190,195.90	1,066,633.35
44	New Hampshire, Concord.....	713,422.33	1,036,972.11	3,780,405.45
45	New Ipswich.....	41,670.14	42,188.21	12,400.00
46	Newport.....	297,254.66	304,492.66	501,804.69
47	Norway Plains, Rochester.....	196,657.67	224,422.67	526,859.15
48	Ossipee Valley, Freedom.....	118,128.56	129,210.08	15,900.00
49	Peoples, Manchester.....	162,703.66	172,703.66	717,696.75
50	Peterborough.....	206,942.78	236,785.28	657,550.63
51	Piscataqua, Portsmouth.....	179,012.47	179,626.37	436,810.16
52	Pittsfield.....	222,704.27	222,704.27	186,369.04
53	Plymouth Guaranty.....	90,338.46	90,338.46	240,749.82
54	Portsmouth.....	1,054,475.74	1,422,233.30	2,652,706.13
55	Portsmouth Tr. and Guarant. Co..	361,906.02	425,391.16	712,119.53
56	Public Guaranty, Newport.....	127,440.46	127,910.46	255,138.12
57	Rochester.....	128,607.46	128,607.46	149,677.56
58	Rollinsford, Salmon Falls.....	98,739.06	131,457.58	640,810.00
Amount carried forward.....		\$20,689,500.10	\$22,798,559.45	\$41,741,811.07

TABLE No. 3.—*Concluded.*

No.	NAMES.	Amount of	Amount of	Amount of
		loans and investments in New Hampshire.	loans and investments in New England.	loans and investments out of New England.
	<i>Amount brought forward.....</i>	\$20,689,500.10	\$22,798,559.45	\$41,741,811.07
59	Security, Winchester.....	78,625.70	78,625.70	196,841.29
60	Siwooganock Guar., Lancaster....	238,024.43	238,024.43	209,824.71
61	Somersworth, Great Falls.....	362,174.29	443,165.55	969,835.00
62	Squamscott, Exeter.....	66,263.05	68,503.28	4,730.00
63	Strafford, Dover.....	2,079,416.32	3,261,656.32	1,698,926.66
64	Sullivan Sav. Inst., Claremont....	581,185.16	586,175.16	1,258,367.05
65	Union Five-Cents, Exeter.....	248,277.38	314,710.33	244,173.02
66	Union Guaranty, Concord.....	285,105.91	305,148.91	446,066.71
67	Walpole.....	107,578.70	120,453.70	141,414.00
68	Wilton.....	42,230.56	42,230.56	139,618.33
69	Wolfeborough.....	72,063.76	103,184.54	14,925.00
70	Woodsville.....	73,986.43	73,986.43	120,529.03
		\$24,924,431.79	\$28,434,424.36	\$47,187,061.87

TABLE No. 4.—Showing in detail the liabilities and assets

NO.	NAMES.	Deposits.
1	Alton.....	\$62,550.82
2	Amoskeag, Manchester.....	4,332 354.45
3	Ashland.....	25,989.73
4	Belknap, Laconia.....	1,199,044.83
5	Bristol.....	629,964.99
6	Cheshire Provident Institution, Keene.....	2,679,833.43
7	City Guaranty, Nashua.....	432,750.75
8	*Cochecho, Dover.....	269,448.95
9	Colebrook Guaranty.....	153,805.32
10	Connecticut River, Charlestown.....	624,158.18
11	Contoocook Valley, Peterborough.....	50,666.60
12	Conway.....	140,022.10
13	Dartmouth, Hanover.....	1,162,893.98
14	Dover Five-Cents.....	224,997.59
15	Epping.....	79,234.09
16	Farmers', Pittsfield.....	130,583.11
17	*Farmington.....	411,611.60
18	Fitzwilliam.....	162,988.35
19	Francetown.....	82,910.62
20	Franklin.....	996,265.38
21	Gorham Five-Cents.....	51,614.01
22	Guaranty, Manchester.....	851,444.02
23	Hillsborough Bridge Guaranty.....	215,372.21
24	Hinsdale.....	294,711.82
25	Iona, Tilton.....	394,562.76
26	Keene Five-Cents.....	2,639,971.21
27	Keene Guaranty.....	1,287,791.68
28	Laconia.....	1,311,631.43
29	Lake Village, Laconia.....	300,636.84
30	Lancaster.....	545,629.73
31	Lebanon.....	1,055,568.26
32	Littleton.....	1,181,726.94
33	Loan and Trust, Concord.....	2,707,662.77
34	Manchester.....	7,229,449.78
35	Mason Village, Greenville.....	151,246.84
36	Mechanics', Manchester.....	431,864.07
37	Meredith Village.....	556,215.73
38	Merrimack County, Concord.....	1,469,258.74
39	Merrimack River, Manchester.....	2,653,601.04
40	Milford.....	1,078,954.43
41	Monadnock, East Jaffrey.....	62,104.74
42	Nashua.....	2,666,713.93
43	New Hampshire Banking Company, Nashua.....	1,077,439.14
44	New Hampshire, Concord.....	4,464,705.93
45	New Ipswich.....	46,204.36
46	Newport.....	752,873.46
47	Norway Plains, Rochester.....	739,402.63
48	Ossipee Valley, Freedom.....	136,965.72
49	Peoples, Manchester.....	770,618.89
50	Peterborough.....	873,815.90
51	Piscataqua, Portsmouth.....	578,661.87
52	Pittsfield.....	382,448.13
53	Plymouth Guaranty.....	294,319.33
54	Portsmouth.....	3,783,687.26
55	Portsmouth Trust and Guarantee Co.....	976,408.00
56	Public Guaranty, Newport.....	329,981.21
57	Rochester.....	257,797.63
58	Rollinsford, Salmon Falls.....	707,682.33
59	Security, Winchester.....	263,580.19
60	Siwooganock Guaranty, Lancaster.....	374,347.17
61	Somersworth.....	1,294,203.44
62	Squamscott, Exeter.....	69,554.74
63	Strafford, Dover.....	4,631,351.85
64	Sullivan Savings Institution, Claremont.....	1,741,155.80
65	Union Five-Cents, Exeter.....	545,639.82
66	Union Guaranty, Concord.....	679,979.19
67	Walpole.....	243,163.21
68	Wilton.....	174,901.40
69	Wolfeborough.....	107,711.84
70	Woodsville Guaranty.....	168,701.92
		\$70,022,109.71

* New account not included in this table.

BANK COMMISSIONERS' REPORT.

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of the savings banks at date of examination.

No.	Guaranty fund.	Surplus.	Interest.	Miscellaneous indebtedness.	Total liabilities.
1	.....	.....	\$478.85	.....	\$63,029.67
2	\$250,000.00	.....	169,672.73	.....	4,752,027.18
3	3,732.98	\$874.33	401.93	.....	30,998.97
4	61,800.00	.....	3,466.79	.....	1,264,311.62
5	25,000.00	.....	24,860.06	.....	679,825.05
6	100,000.00	.....	15,658.92	\$90,000.00	2,885,492.35
7	65,000.00	.....	4,752.03	.....	502,502.78
8	.....	16,239.38	2,013.52	.....	287,701.85
9	25,000.00	.....	2,104.38	.....	180,909.70
10	20,000.00	.....	9,357.83	.....	653,516.01
11	.....	3,719.13	646.64	.....	55,032.37
12	4,898.15	.....	1,352.76	2,895.88	149,168.89
13	55,000.00	.....	37,636.95	.....	1,255,530.93
14	.....	14,600.00	2,797.87	.....	242,395.46
15	1,500.00	.....	99.29	.....	80,833.38
16	3,006.00	.....	4,030.83	.....	137,613.94
17	.....	14,891.29	6,898.25	.....	433,401.14
18	3,650.00	.....	2,603.42	.....	169,241.77
19	2,614.38	.....	1,456.97	.....	86,981.97
20	30,000.00	.....	25,828.53	.....	1,052,093.91
21	2,500.00	.....	1,369.89	.....	55,483.90
22	100,000.00	.....	34,990.34	.....	986,434.36
23	25,000.00	.....	4,485.26	.....	244,857.47
24	7,250.00	.....	7,481.82	.....	309,443.64
25	19,000.00	.....	5,752.84	.....	419,315.60
26	100,000.00	.....	22,448.30	84,104.44	2,846,523.95
27	.....	2,566.30	.....	.....	1,290,357.98
28	75,000.00	11,442.61	24,757.44	.....	1,422,831.48
29	15,300.00	.....	5,065.59	.....	321,002.43
30	12,500.00	.....	8,394.16	.....	566,523.89
31	50,000.00	.....	23,714.28	10,000.00	1,139,282.54
32	56,700.00	.....	23,288.72	.....	1,261,715.66
33	145,000.00	.....	116,588.34	.....	2,969,251.11
34	340,000.00	.....	191,294.26	.....	7,760,744.04
35	7,500.00	.....	3,768.51	.....	162,515.35
36	18,000.00	.....	15,195.94	.....	465,060.01
37	29,000.00	4,492.03	5,539.34	.....	595,247.10
38	75,000.00	.....	32,802.65	.....	1,577,061.39
39	170,000.00	.....	53,257.08	.....	2,876,858.12
40	21,000.00	.....	19,811.42	.....	1,119,765.85
41	19,651.59	.....	8,646.38	.....	655,402.71
42	130,000.00	.....	66,469.06	50,000.00	2,913,182.99
43	125,000.00	20,133.63	33,848.83	407.65	1,256,829.25
44	260,000.00	.....	92,671.63	.....	4,817,377.56
45	3,600.00	.....	4,783.85	.....	54,588.21
46	40,000.00	.....	9,535.64	3,888.25	806,297.35
47	5,000.00	.....	6,879.19	.....	751,281.82
48	5,000.00	.....	3,144.36	.....	145,110.08
49	100,000.00	.....	19,739.52	42.00	890,400.41
50	712.55	238.40	19,569.06	.....	894,335.91
51	30,000.00	2,489.93	5,284.73	.....	616,436.53
52	20,200.00	.....	6,425.18	.....	409,073.31
53	35,000.00	.....	1,768.95	.....	331,088.28
54	210,000.00	4,956.94	76,295.23	.....	4,074,939.43
55	100,000.00	60,712.69	.....	390.00	1,137,510.69
56	35,000.00	.....	13,637.72	4,459.65	383,078.58
57	13,673.96	.....	6,813.43	.....	278,285.02
58	45,000.00	12,228.80	7,356.45	.....	772,267.58
59	3,844.60	.....	5,523.20	2,519.00	275,466.99
60	60,000.00	4,628.71	8,873.26	.....	447,849.14
61	65,000.00	44,986.20	8,810.91	.....	1,413,000.55
62	2,157.10	.....	521.44	1,000.00	73,233.28
63	260,000.00	.....	69,231.13	.....	4,960,582.98
64	90,000.00	.....	13,886.41	.....	1,844,542.21
65	2,200.00	.....	11,043.53	.....	558,883.35
66	60,000.00	.....	11,236.43	.....	751,215.62
67	13,000.00	.....	3,947.66	1,756.83	261,867.70
68	3,750.00	.....	3,197.49	.....	181,848.89
69	.....	10,898.20	.....	.....	118,109.54
70	25,000.00	.....	813.54	.....	194,515.46
	\$3,682,735.31	\$229,598.57	\$1,435,578.94	\$251,463.70	\$75,621,486.23

TABLE No. 4.—

No.	NAMES.	Loanssecured by western farm mort- gages.	Loanssecured by western city mort- gages.
1	Alton	\$10,375.00	.....
2	Amoskeag	649,162.19	\$176,875.00
3	Ashland	6,772.36	.....
4	Belknap	206,600.00	193,450.00
5	Bristol	161,230.03	43,810.00
6	Cheshire Provident Institution, Keene	352,016.23	127,774.99
7	City Guaranty, Nashua	28,187.54	26,567.26
8	Cochecho, Dover .....	.....	.....
9	Colebrook Guaranty	9,180.00	25,315.00
10	Connecticut River, Charlestown	341,625.65	20,000.00
11	Contoocook Valley, Peterborough	2,425.00	3,550.00
12	Conway	3,700.00	2,300.00
13	Dartmouth, Hanover	383,003.99	93,198.37
14	Dover Five-Cents	14,900.00	3,750.00
15	Epping	24,700.00	1,400.00
16	Farmers', Pittsfield	7,310.00	5,200.00
17	Farmington	87,763.85	46,787.01
18	Fitzwilliam	32,378.00	16,400.00
19	Francestown	10,506.70	5,857.20
20	Franklin	183,286.68	72,085.00
21	Gorham Five-Cents .....	.....	.....
22	Guaranty, Manchester	68,450.00	288,751.00
23	Hillsborough Bridge Guaranty	26,869.14	1,400.00
24	Hinsdale	105,275.00	.....
25	Iona, Tilton	144,269.65	4,300.00
26	Keene Five-Cents	691,066.81	130,000.00
27	Keene Guaranty	160,860.00	256,071.69
28	Laconia	192,732.00	30,010.00
29	Lake Village, Laconia	111,075.00	38,050.00
30	Lancaster	233,009.79	18,238.25
31	Lebanon	325,299.35	72,550.00
32	Littleton	91,813.00	102,800.00
33	Loan and Trust, Concord	390,389.75	350,000.00
34	Manchester .....	.....	1,896,725.00
35	Mason Village	11,436.30	.....
36	Mechanics', Manchester	11,985.00	22,000.00
37	Meredith Village	321,300.99	126,242.01
38	Merrimack County, Concord	310,075.00	64,350.00
39	Merrimack River, Manchester	340,014.06	217,500.00
40	Milford	326,393.51	103,900.00
41	Monadnock, East Jaffrey	107,388.46	141,969.47
42	Nashua	358,520.20	105,463.00
43	New Hampshire Banking Co., Nashua	302,228.70	155,339.43
44	New Hampshire, Concord	211,650.00	765,447.67
45	New Ipswich	5,400.00	.....
46	Newport	93,552.86	111,550.00
47	Norway Plains, Rochester	32,200.00	39,521.40
48	Ossipee Valley, Freedom	3,100.00	.....
49	Peoples, Manchester	538,945.00	83,175.00
50	Peterborough	205,834.35	80,000.00
51	Piscataqua, Portsmouth	47,050.00	154,675.00
52	Pittsfield	41,225.00	65,284.00
53	Plymouth Guaranty	18,750.00	58,794.00
54	Portsmouth	182,889.71	1,103,212.61
55	Portsmouth Trust and Guarantee Co.	118,200.72	150,494.00
56	Public Guaranty, Newport	76,063.32	27,118.00
57	Rochester	60,890.00	16,523.85
58	Rollinsford	88,035.00	63,525.00
59	Security, Winchester	32,035.00	53,870.30
60	Siwooganock Guaranty, Lancaster	128,055.73	.....
61	Somersworth .....	.....	.....
62	Squamscott, Exeter	2,580.00	500.00
63	Strafford, Dover .....	.....	204,000.00
64	Sullivan Savings Institution, Claremont	528,209.27	185,148.50
65	Union Five-Cents, Exeter	95,809.47	14,900.00
66	Union Guaranty, Concord	46,760.00	73,348.32
67	Walpole	36,760.00	7,100.00
68	Wilton	52,645.00	18,535.75
69	Wolfeborough	6,525.00	.....
70	Woodsville Guaranty	38,400.00	13,175.00
		\$9,837,140.36	\$8,279,878.08

Continued.

No.	Loans on local real estate.	Loans on personal security (local).	Loans on personal security (western)	Collateral loans (local).	Collateral loans (western).
1	\$22,223.68	\$7,380.14	.....	\$618.04	.....
2	710,482.49	292,005.05	\$106,006.03	543,180.08	\$53,250.00
3	6,843.00	4,125.00	2,700.00	488.00	.....
4	180,266.00	173,499.04	30,538.08	35,285.08	.....
5	16,090.50	2,860.72	15,525.00	12,182.45	2,500.00
6	435,171.16	146,649.64	24,580.00	71,369.00	158,061.65
7	169,873.02	44,490.50	3,630.00	46,557.26	2,500.00
8	126,710.73	26,965.14	.....	19,644.47	.....
9	32,241.06	61,818.46	.....	12,699.76	.....
10	35,494.00	24,925.00	50,901.11	32,700.00	16,500.00
11	6,839.00	2,085.00	.....	110.00	.....
12	52,925.43	20,794.08	.....	6,487.64	.....
13	81,451.80	17,026.94	.....	7,256.99	.....
14	32,698.00	13,720.00	.....	15,936.00	20,300.00
15	32,213.84	11,390.89	1,600.00	.....	.....
16	22,087.06	61,622.28	15,300.00	8,872.60	.....
17	71,950.17	13,186.00	.....	30,120.00	5,000.00
18	34,614.00	6,688.56	2,000.00	4,480.00	.....
19	30,657.60	2,928.41	500.00	734.41	.....
20	104,389.22	159,202.40	44,350.00	116,810.75	19,000.00
21	31,488.40	6,157.04	.....	1,720.25	.....
22	106,913.37	13,834.10	40,992.24	94,297.42	8,000.00
23	18,305.00	6,387.80	989.54	3,572.58	.....
24	44,726.04	3,280.25	125.00	3,125.00	5,000.00
25	104,784.12	20,088.70	5,720.24	21,379.00	2,000.00
26	306,122.43	18,645.74	48,017.20	41,650.00	204,302.56
27	47,084.50	16,603.68	28,333.33	12,736.20	91,318.16
28	207,645.00	74,741.05	7,500.00	81,116.00	10,500.00
29	42,225.69	12,179.26	5,150.00	5,313.71	.....
30	45,533.17	25,380.00	5,000.00	13,026.70	4,000.00
31	91,062.25	45,410.00	.....	20,524.00	.....
32	122,438.79	162,412.76	93,896.25	134,061.54	5,375.00
33	475,776.71	89,907.82	31,903.97	274,646.30	64,000.00
34	968,091.15	1,126,921.24	42,000.00	1,854,498.02	54,000.00
35	29,811.60	4,541.00	4,702.73	2,420.00	.....
36	124,233.86	72,851.58	10,000.00	77,259.17	12,500.00
37	12,966.94	15,184.14	.....	32,895.50	.....
38	255,860.87	88,181.65	.....	129,124.65	25,000.00
39	144,397.82	28,400.00	184,380.00	39,094.76	20,000.00
40	95,255.00	.....	.....	600.00	.....
41	88,043.61	8,307.00	.....	65,600.00	8,950.00
42	186,661.32	24,849.32	56,550.20	67,455.66	143,388.11
43	67,157.00	10,972.40	34,492.01	23,211.50	14,550.00
44	172,855.00	103,807.40	63,069.45	164,005.00	67,428.99
45	28,953.04	4,555.00	.....	.....	.....
46	63,257.00	40,708.50	10,231.21	31,005.00	45,827.00
47	63,608.47	53,203.77	.....	39,000.00	.....
48	54,448.57	55,179.71	.....	7,628.65	.....
49	917.00	61,502.42	16,000.00	46,200.00	.....
50	66,529.69	20,818.85	18,993.25	21,375.00	4,000.00
51	45,400.00	38,902.02	5,831.18	48,684.94	25,061.37
52	84,564.72	73,474.06	2,434.00	41,199.25	6,375.00
53	16,588.00	29,447.03	4,725.00	9,177.00	.....
54	491,532.34	104,098.85	.....	93,717.36	47,000.00
55	85,025.00	102,300.00	16,000.00	112,325.00	48,000.00
56	63,144.50	36,213.60	13,530.24	12,009.00	8,330.00
57	58,299.66	22,933.66	10,000.00	29,832.35	7,000.00
58	30,059.00	1,400.00	24,000.00	3,500.00	.....
59	51,701.00	11,026.00	13,852.24	7,115.00	.....
60	141,950.83	39,671.56	1,000.00	5,025.96	5,000.00
61	95,534.29	81,657.87	.....	24,300.00	.....
62	60,817.12	2,080.00	.....	1,880.00	.....
63	840,019.74	202,251.01	.....	295,494.00	.....
64	270,079.07	92,439.38	118,363.68	113,003.50	.....
65	166,020.36	35,654.12	.....	15,116.00	.....
66	134,199.84	16,486.00	29,487.50	52,140.62	16,885.89
67	79,222.00	9,931.70	1,970.00	3,325.00	2,900.00
68	18,548.09	9,889.74	12,358.86	2,200.00	.....
69	41,361.70	18,290.87	1,000.00	2,449.00	.....
70	19,158.82	15,263.75	12,650.00	19,271.00	4,823.23
	\$9,065,601.25	\$4,251,786.65	\$1,272,879.54	\$5,175,839.12	\$1,238,626.96

TABLE No. 4.—

No.	NAMES.	United States and state bonds.	County, city, town and district bonds.
1	Alton.....		\$5,200.00
2	Amoskeag, Manchester.....	\$100,000.00	242,635.00
3	Ashland.....		2,100.00
4	Belknap, Laconia.....		75,700.00
5	Bristol.....		164,182.86
6	Cheshire Provident Institution, Keene.....		311,087.60
7	City Guaranty, Nashua.....		65,013.55
8	Cochecho, Dover.....		31,000.00
9	Colebrook Guaranty.....		8,400.00
10	Connecticut River, Charlestown.....		46,900.00
11	Contoocook Valley, Peterborough.....		15,318.33
12	Conway.....	100.00	15,930.00
13	Dartmouth, Hanover.....		303,185.40
14	Dover Five-Cents.....		
15	Epping.....		
16	Farmers', Pittsfield.....		
17	Farmington.....		35,000.00
18	Fitzwilliam.....		3,971.72
19	Francetown.....		2,545.00
20	Franklin.....		108,500.00
21	Gorham Five-Cents.....		
22	Guaranty, Manchester.....		55,300.00
23	Hillsborough Bridge Guaranty.....		137,475.00
24	Hinsdale.....		84,395.00
25	Iona, Tilton.....		72,500.00
26	Keene Five-Cents.....		296,050.00
27	Keene Guaranty.....	5,000.00	86,387.50
28	Laconia.....	5,500.00	474,000.00
29	Lake Village, Laconia.....		24,312.50
30	Lancaster.....	3,000.00	88,500.00
31	Lebanon.....	10,000.00	225,225.00
32	Littleton.....		334,225.00
33	Loan and Trust, Concord.....	20,000.00	430,455.40
34	Manchester.....		302,450.00
35	Mason Village, Greenville.....		29,867.75
36	Mechanics', Manchester.....	1,050.00	23,700.00
37	Meredith Village.....		61,350.00
38	Merrimack County, Concord.....		179,551.28
39	Merrimack River, Manchester.....		228,680.00
40	Milford.....		221,700.00
41	Monadnock.....		79,280.00
42	Nashua.....		124,430.00
43	New Hampshire Banking Co., Nashua.....	5,000.00	174,520.00
44	New Hampshire Savings Bank, Concord....	5,000.00	587,786.47
45	New Ipswich.....		
46	Newport.....		132,050.00
47	Norway Plains, Rochester.....		102,865.00
48	Ossipee Valley, Freedom.....		
49	Peoples', Manchester.....		
50	Peterborough.....	5,450.00	101,526.66
51	Piscataqua, Portsmouth.....		83,087.76
52	Pittsfield.....		15,600.00
53	Plymouth Guaranty.....		31,275.00
54	Portsmouth.....	83,750.00	1,152,101.55
55	Portsmouth Trust and Guaranty Co.....		149,575.00
56	Public Guaranty, Newport.....		73,250.00
57	Rochester.....		
58	Rollinsford.....		203,370.00
59	Security, Winchester.....		40,210.00
60	Siwooganock, Lancaster.....		4,000.00
61	Somersworth.....	85,000.00	693,760.00
62	Squamscott, Exeter.....		
63	Strafford, Dover.....	100,000.00	2,369,000.00
64	Sullivan Savings Institution, Claremont.....		20,000.00
65	Union Five-Cents, Exeter.....		99,700.00
66	Union Guaranty, Concord.....		19,000.00
67	Walpole.....		43,569.00
68	Wilton.....		19,820.67
69	Wolfeborough.....		
70	Woodsville Guaranty.....		25,685.50
		\$428,850.00	\$11,138,206.50

Continued.

No.	Railroad bonds.	Miscellaneous bonds.	Bank stock.	Railroad stock.	Manufacturing stock.
1		\$9,100.00		\$1,600.00	
2	\$601,920.00	122,496.75	\$224,100.00	412,240.00	\$163,500.00
3		3,400.00			
4	74,000.00	117,475.00	4,800.00		
5	34,000.00	121,800.00	5,300.00		
6	263,225.00	462,286.47	115,745.00	71,000.00	
7		10,700.00	11,300.00	56,800.00	1,500.00
8	58,000.00	4,837.50	10,025.00		
9		4,689.50	2,400.00		
10	5,300.00	29,000.00	31,644.64		
11		13,450.00	1,000.00		
12		25,350.00	3,000.00		2,000.00
13	208,375.87	63,450.00	15,400.00	2,500.00	2,848.75
14	39,600.00	31,070.00	12,500.00		
15	6,650.00		900.00		
16		5,290.00	1,805.32	244.00	6,340.00
17	26,900.00	23,400.00	42,100.00		
18		19,638.00	15,551.00		
19		6,780.00	10,896.75		
20	43,000.00	68,200.00	33,900.00	33,700.00	
21		4,210.00	2,500.00		
22	27,400.00	73,000.00	43,050.00	48,546.25	3,700.00
23		8,000.00			2,687.5
24		22,750.00	7,900.00		
25	9,000.00	6,000.00	2,000.00	500.00	
26	86,331.25	493,175.00	89,761.51	23,331.25	
27	17,875.00	122,257.54	102,489.17	159,719.38	
28	61,000.00	168,500.00	28,000.00	5,000.00	
29		23,410.00	5,750.00		
30	5,000.00	69,670.00	7,000.00		
31	34,400.00	146,800.00	34,100.00	10,000.00	
32		78,750.00	51,966.37		
33	113,475.00	488,450.00	69,747.00	33,000.00	4,250.00
34	947,662.50	202,000.00	87,783.25	116,900.00	42,500.00
35	8,000.00	45,760.00	8,400.00		
36	23,500.00	5,100.00	25,500.00		12,684.00
37	1,300.00	9,900.00		200.00	350.00
38	139,965.00	159,300.00	22,183.33	81,010.00	4,000.00
39	951,995.00	87,400.00	110,607.50	288,212.87	2,955.00
40	2,000.00	166,500.00	30,700.00		
41	34,247.30	55,400.00	14,362.62		
42	141,631.25	560,177.87	336,560.00	180,616.67	20,262.50
43	5,000.00	221,000.00	28,150.00	2,295.00	
44	1,253,575.00	633,000.00	135,503.50	283,600.00	91,075.00
45	3,000.00	4,000.00			
46	43,500.00	49,900.00	43,185.00	92,786.00	3,500.00
47	113,670.00	257,525.00	5,900.00		
48	1,000.00	20,500.00	2,200.00		
49	30,418.75	10,001.00	17,000.00	35,600.00	2,500.00
50	74,596.25	123,600.00	42,539.00	35,231.25	
51		69,000.00	43,515.34		
52	10,750.00	46,460.00	1,200.00	1,150.00	
53	61,150.00	21,200.00	27,800.00	15,694.00	4,500.00
54		483,358.00	53,333.33		
55	45,500.00	214,612.50	3,133.33	11,200.00	
56		12,000.00	8,475.00		
57		49,000.00			12,000.00
58	10,000.00	230,980.00	52,800.00		
59		18,000.00	8,500.00		2,000.00
60		31,880.00	22,725.00		
61	199,000.00	68,075.00	56,100.00		
62		500.00			
63	475,000.00	25,000.00	44,500.00	308,853.50	
64	238,447.50	131,050.00	73,890.39	28,300.00	
65	13,000.00	31,900.00	6,000.00	15,000.00	6,080.00
66	47,250.00	57,100.00	98,760.00	39,874.63	14,500.00
67	40,695.00	25,645.00	3,300.00		2,750.00
68		5,261.25	6,000.00		
69			1,050.00		
70		16,895.30	4,437.50		
	\$6,631,305.67	\$6,996,366.68	\$2,412,726.15	\$2,394,704.80	\$408,454.00

TABLE No. 4.—

No.	NAMES.	Miscellaneous stocks.
1	Alton.....	\$500.00
2	Amoskeag, Manchester.....	112,680.00
3	Ashland.....	1,300.00
4	Belknap, Laconia.....	22,500.00
5	Bristol.....	29,300.00
6	Cheshire Provident Institution, Keene....	66,610.83
7	City Guaranty, Nashua.....	7,000.00
8	Cochecho, Dover.....	
9	Colebrook Guaranty.....	4,000.00
10	Connecticut River, Charlestown.....	4,000.00
11	Contoocook Valley, Peterborough.....	1,500.00
12	Conway.....	6,100.00
13	Dartmouth, Hanover.....	
14	Dover Five-Cents.....	
15	Epping.....	
16	Farmers', Pittsfield.....	
17	Farmington.....	18,700.00
18	Fitzwilliam.....	16,355.00
19	Francestown.....	8,170.00
20	Franklin.....	15,943.75
21	Gorham Five-Cents.....	2,500.00
22	Guaranty, Manchester.....	17,946.33
23	Hillsborough Bridge Guaranty.....	3,300.00
24	Hinsdale.....	21,770.42
25	Iona, Tilton.....	
26	Keene Five-Cents.....	91,610.12
27	Keene Guaranty.....	71,340.61
28	Laconia.....	15,000.00
29	Lake Village, Laconia.....	3,300.00
30	Lancaster.....	9,000.00
31	Lebanon.....	1,500.00
32	Littleton.....	9,200.00
33	Loan and Trust, Concord.....	24,000.00
34	Manchester.....	
35	Mason Village, Greenville.....	7,200.00
36	Mechanics', Manchester.....	
37	Meredith Village.....	
38	Merrimack County, Concord.....	43,500.00
39	Merrimack River, Manchester.....	
40	Milford.....	15,400.00
41	Monadnock, East Jaffrey.....	5,000.00
42	Nashua.....	332,310.83
43	New Hampshire Banking Co., Nashua.....	75,300.00
44	New Hampshire, Concord.....	7,000.00
45	New Ipswich.....	
46	Newport.....	5,915.00
47	Norway Plains, Rochester.....	15,365.00
48	Ossipee Valley, Freedom.....	
49	Peoples, Manchester.....	5,000.00
50	Peterborough.....	19,573.55
51	Piscataqua, Portsmouth.....	8,333.00
52	Pittsfield.....	
53	Plymouth Guaranty.....	11,640.00
54	Portsmouth.....	14,450.00
55	Portsmouth Trust and Guarantee Co.....	3,200.00
56	Public Guaranty, Newport.....	5,500.00
57	Rochester.....	
58	Rollinsford.....	14,000.00
59	Security, Winchester.....	8,500.00
60	Siwooganock Guaranty, Lancaster.....	19,710.72
61	Somersworth.....	
62	Squamscott, Exeter.....	
63	Strafford, Dover.....	
64	Sullivan Savings Institution, Claremont.....	
65	Union Five-Cents, Exeter.....	2,300.00
66	Union Guaranty, Concord.....	27,150.00
67	Walpole.....	
68	Wilton.....	2,000.00
69	Wolfeborough.....	2,985.00
70	Woodsville Guaranty.....	2,000.00
		\$1,238,460.16

BANK COMMISSIONERS' REPORT.

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Continued.

No.	Miscellaneous investments.	Real estate by foreclosure.	Real estate purchased.	Cash on hand, on deposit, etc.	Total Assets.
1	\$774.66	\$2,002.35		\$3,255.80	\$63,029.67
2	11,674.00	42,650.00	\$42,883.32	144,287.27	4,752,027.18
3		1,850.00		1,420.61	30,998.97
4	5,000.00	79,011.80	18,180.00	48,006.62	1,264,311.62
5	7,764.00	27,050.00	25,914.10	10,315.39	679,825.05
6	2,935.00	207,675.91	49,804.33	19,499.54	2,885,492.35
7	2,931.88	15,100.00		10,351.77	502,502.64
8			10,000.00	519.01	287,701.70
9	14,140.85			6,025.07	180,909.70
10	5,535.41			8,990.20	653,516.01
11	175.00	6,850.00		1,730.04	55,032.37
12		3,700.00		6,781.74	149,168.89
13		53,200.00	8,000.00	16,632.82	1,255,530.93
14	1,386.00	6,000.00		50,535.46	242,395.46
15		300.00		1,678.65	80,833.38
16				3,542.68	137,613.94
17	277.86	21,781.55	7,039.45	3,395.25	433,401.14
18		10,183.00		6,982.49	169,241.77
19	65.30	6,527.35		813.25	86,981.97
20		26,125.00		23,601.11	1,052,093.91
21	240.52	5,770.92		896.76	55,483.90
22		63,913.53		32,340.12	986,434.36
23	29,278.13			6,621.53	244,857.47
24		9,653.36		1,443.57	309,443.64
25		12,629.00	6,668.53	7,476.36	419,315.60
26	30,610.34	250,463.25		45,386.49	2,846,523.95
27		100,183.00		12,098.22	1,290,357.98
28		20,750.00		40,837.43	1,422,831.48
29		43,282.00		6,954.27	321,002.43
30	11,800.22	18,004.57		10,361.19	566,523.89
31	6,000.00	32,059.76	72,127.18	12,225.00	1,139,282.54
32	1,548.48	32,700.00		40,528.17	1,261,715.66
33	40,000.00	48,050.00		21,199.16	2,969,251.11
34	13,892.85			105,320.03	7,760,744.04
35	2,616.89	2,950.00		4,809.08	162,515.35
36	16,900.00	1,500.00		24,296.40	465,060.01
37		4,600.00		8,957.52	595,247.10
38		48,300.00		26,659.61	1,577,061.39
39	14,476.70	196,918.64		21,825.77	2,876,858.12
40	6,306.44	133,528.88	3,000.00	14,482.02	1,119,765.85
41		41,230.00	1,850.00	3,824.25	655,402.71
42	7,136.15	259,597.96		7,571.95	2,913,182.99
43	8,928.00	61,815.96		66,869.25	1,256,829.25
44	9,947.87	82,450.00	50,000.00	130,176.21	4,817,377.56
45		7,000.00	1,000.00	680.17	54,588.21
46	719.00	24,071.62		14,539.16	806,297.35
47	1,360.00	13,477.75	6,500.00	7,085.43	751,281.82
48		160.66		892.49	145,110.08
49		12,558.00		30,583.24	890,400.41
50	1,000.00	20,870.25	13,500.00	38,897.81	894,335.91
51	95.00	34,187.47		12,613.45	616,436.53
52	300.00	3,891.04	4,060.00	11,106.24	409,073.31
53	3,965.82			16,382.43	331,088.28
54	10,986.13	83,223.93	10,500.00	160,785.62	4,074,939.43
55	16,586.43	51,181.62		10,177.69	1,137,510.69
56	15,751.43	20,425.00	10,500.00	768.49	383,078.58
57	247.55	9,045.83		2,512.12	278,285.02
58	1,050.00	42,748.52		6,800.06	772,267.58
59	260.00	28,373.75		23.70	275,466.99
60	8,700.00	4,478.26		35,651.08	447,849.14
61		28,386.40	60,000.00	11,186.99	1,413,000.55
62	303.00	1,850.00		2,723.16	73,233.28
63	17,426.66	15,807.12		63,230.97	4,960,582.98
64	3,736.12	5,111.98	3,000.00	33,762.82	1,844,542.21
65	2,038.50	20,028.27		35,336.63	558,883.35
66	7,500.00	64,685.00		6,087.82	751,215.62
67		2,200.00	2,500.00		261,867.70
68		29,996.80	2,500.00	2,092.73	181,848.89
69		11,900.00		32,547.97	118,109.54
70	7,802.10	900.00		14,053.26	194,515.46
	\$352,170.29	\$2,516,916.45	\$409,526.91	\$1,572,046.66	\$75,621,486.23

TABLE No. 5.—Showing the amount of deposits in each savings-bank in the state April 1, 1894, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the literary fund, as published by the State treasurer.

No.	BANKS.	General and special deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
1	Alton.....	\$65,016.96	\$1,502.00	\$63,514.96	\$635.15	\$630.07	\$5.08
2	Amoskeag.....	4,313,545.65	62,083.32	4,251,462.33	42,514.62	40,008.02	2,506.60
3	Ashland.....	28,211.94	.....	28,211.94	282.12	282.12	.....
4	Belknap, Laconia.....	1,192,943.72	99,941.80	1,093,001.92	10,930.02	10,420.86	509.16
5	Bristol.....	631,193.97	58,732.48	572,451.49	5,724.51	5,664.48	60.03
6	Cheshire Provident Institution, Keene.....	2,865,147.74	266,514.77	2,598,632.97	23,986.33	19,884.86	4,101.47
7	City Guaranty, Nashua.....	474,479.28	8,250.00	466,229.28	4,662.29	4,125.53	536.76
8	Cochecho, Dover.....	316,817.68	10,000.00	306,817.68	3,068.18	2,693.75	374.43
9	Colebrook Guaranty.....	180,341.63	.....	180,341.63	1,803.42	1,729.01	74.41
10	Connecticut River, Charlestown.....	652,408.00	.....	652,408.00	6,524.08	5,043.52	1,480.56
11	Contoocook Valley, Peterborough.....	55,813.12	9,500.00	46,313.12	463.13	444.72	18.41
12	Conway.....	139,476.69	8,085.00	131,391.69	1,313.92	1,248.46	65.46
13	Dartmouth, Hanover.....	1,168,010.58	73,100.00	1,094,910.58	10,949.11	6,093.92	4,855.19
14	Dover Five-Cents.....	224,997.59	6,000.00	218,997.59	2,189.98	2,018.92	171.06
15	Epping.....	76,641.65	.....	76,641.65	766.42	766.42	.....
16	Farmers, Pittsfield.....	129,703.66	.....	129,703.66	1,297.04	1,297.04	.....
17	Farmington.....	426,710.21	117,707.30	309,002.91	3,090.03	2,890.18	99.85
18	Fitzwilliam.....	173,538.26	10,633.00	162,905.26	1,629.05	1,418.98	210.07
19	Frankstown.....	90,777.52	6,557.50	84,220.02	842.20	807.07	35.13
20	Franklin.....	978,221.36	76,300.00	901,921.36	9,019.21	9,019.21	.....
21	Gorham Five-Cents.....	50,468.00	2,523.32	47,944.68	479.45	471.03	8.42
22	Guaranty, Manchester.....	938,615.31	63,913.53	874,701.78	8,747.02	8,444.66	302.36
23	Hillsborough Bridge Guaranty.....	226,698.11	.....	226,698.11	2,266.98	2,266.98	.....
24	Hinsdale.....	299,725.68	9,505.35	290,220.33	2,902.20	2,379.58	522.62
25	Iona, Tilton.....	390,447.76	20,656.00	369,791.76	3,697.92	3,584.61	113.31
26	Keene Five-Cents.....	2,851,645.00	192,502.00	2,659,143.00	26,591.43	23,208.99	3,382.44
27	Keene Guaranty.....	1,437,923.40	86,358.00	1,351,565.40	13,515.65	12,145.71	1,369.94
28	Laconia.....	1,315,587.31	19,350.00	1,296,237.31	12,962.37	11,988.82	973.55
29	Lake Village, Lakeport.....	305,851.87	43,282.00	262,569.87	2,623.70	2,566.05	57.65
30	Lancaster.....	536,583.96	20,802.76	515,781.20	5,157.81	4,101.73	1,056.08
31	Lebanon.....	1,074,532.97	92,443.26	982,089.71	9,820.90	7,852.00	1,968.90
32	Littleton.....	1,133,785.06	35,200.00	1,098,585.06	10,985.85	9,941.15	1,044.70

33	Loan and Trust, Concord.....	2,676,941.44	47,050.00	2,629,891.44	26,298.91	25,665.33	633.58
34	Manchester.....	6,944,462.38	.....	6,944,462.38	69,444.62	65,161.34	4,283.28
35	Mason Village, Greenville.....	149,705.85	2,550.00	147,155.85	1,471.56	1,347.52	124.04
36	Mechanics', Manchester.....	408,488.32	.....	408,488.32	4,084.88	3,851.67	232.21
37	Mechanics', Nashua.....	.....	.....	.....	.....	.....	.....
38	Meredith Village.....	556,918.23	4,600.00	552,318.23	5,523.18	5,287.18	236.00
39	Merrimack County, Concord.....	1,472,101.68	65,800.00	1,406,301.68	14,063.02	13,530.54	532.48
40	Merrimack River, Manchester.....	2,692,073.89	196,918.64	2,495,155.25	24,251.55	22,736.08	1,515.47
41	Milford.....	1,107,371.19	136,723.72	970,647.47	9,706.47	9,135.91	570.56
42	Monadnock, East Jaffrey.....	41,968.48	.....	41,968.48	5,890.17	5,077.27	772.90
43	Nashua.....	2,781,871.45	259,747.28	2,522,124.17	25,221.24	23,188.89	2,032.35
44	New Hampshire Banking Company, Nashua.....	1,191,168.55	106,355.06	1,084,813.49	10,848.13	9,822.10	1,026.03
45	New Hampshire, Concord.....	4,473,535.52	171,000.00	4,302,535.52	43,025.36	40,839.43	2,185.93
46	New Ipswich.....	46,779.00	9,000.00	37,779.00	377.79	375.17	2.62
47	Newport.....	752,148.39	29,571.62	722,576.77	7,225.77	7,057.73	168.04
48	Norway Plains, Rochester.....	747,749.58	19,914.25	727,835.33	7,278.35	6,247.05	1,031.30
49	Ossipee Valley Ten-Cents, Freedom.....	137,178.58	360.66	136,817.92	1,368.18	1,144.95	223.23
50	Peoples, Manchester.....	840,464.61	12,558.00	827,906.61	8,279.07	7,921.57	357.50
51	Peterborough.....	887,839.41	44,580.63	843,258.78	8,432.59	8,011.93	420.66
52	Piscataqua, Portsmouth.....	575,899.90	34,187.47	541,712.43	5,417.12	3,687.93	1,729.19
53	Pittsfield.....	377,317.11	7,897.84	369,419.27	3,694.19	3,670.65	23.54
54	Plymouth Guaranty.....	311,081.82	.....	311,081.82	3,110.82	3,057.63	53.19
55	Portsmouth.....	3,845,445.00	93,730.58	3,751,714.42	37,217.14	26,132.88	11,084.26
56	Portsmouth Trust and Guaranty Company.....	1,075,778.62	51,181.02	1,024,597.60	10,245.98	8,715.96	1,530.02
57	Public Guaranty, Newport.....	366,802.23	36,039.43	330,762.80	3,307.63	2,947.06	360.57
58	Rochester.....	265,400.97	10,596.83	254,804.14	2,548.04	2,363.56	184.48
59	Rollinsford.....	710,186.48	42,948.52	667,247.96	6,672.48	3,154.40	3,518.08
60	Security, Winchester.....	269,653.97	26,475.00	243,178.97	2,431.79	1,979.49	452.30
61	Swagoanock, Lancaster.....	4,374.90	.....	4,250.19	4,259.00	3,609.00	651.12
62	Somersworth.....	1,302,239.67	88,219.82	1,214,019.85	12,140.20	8,120.82	4,019.38
63	Squamscoff, Exeter.....	71,864.42	.....	71,864.42	718.64	709.21	9.43
64	Stratford, Dover.....	4,525,987.70	15,728.71	4,510,258.99	45,102.59	40,616.98	4,485.61
65	Sullivan Savings Institution, Claremont.....	1,738,774.19	19,061.25	1,719,712.94	17,197.13	14,513.46	2,683.67
66	Union Five-Cents, Exeter.....	541,863.35	19,533.97	522,329.38	5,223.29	5,085.62	137.67
67	Union Guaranty, Concord.....	811,455.03	62,535.00	748,920.03	7,489.20	7,238.96	250.24
68	Walpole.....	248,805.43	4,977.00	243,828.43	2,438.28	1,898.75	539.53
69	Wilton.....	185,215.80	29,296.00	155,919.80	1,559.20	1,559.20	.....
70	Wolfeborough.....	150,046.36	18,000.00	132,046.36	1,320.46	1,320.46	.....
71	Woodsville Guaranty.....	179,889.70	4,000.00	175,889.70	1,758.90	1,387.75	371.15
Total of savings-banks (see next page)		\$70,923,438.04	\$3,118,935.07	\$67,804,502.97	\$678,045.01	\$603,708.70	\$74,336.31

TABLE No. 5.—Continued.

No.	TRUST COMPANIES.	General and special deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
1	American.....	\$100,000.00	.....	\$100,000.00	\$1,000.00	\$345.00	\$655.00
2	Berlin Savings Bank & Trust Company.....	88,424.32	.....	88,424.32	884.24	823.66	60.58
3	Bank of New England.....	100,000.00	.....	100,000.00	1,000.00	984.00	16.00
4	Lancaster Trust Company.....	100,000.00	.....	100,000.00	1,000.00	811.00	189.00
5	Lisbon Savings Bank & Trust Company.....	184,088.21	.....	180,588.21	1,805.88	1,753.87	52.01
6	Nashua Trust Company.....	269,850.07	\$3,500.00	269,850.07	2,698.50	2,521.37	177.13
7	New Hampshire Trust Company.....	.....	.....	.....	.....	.....	.....
8	Rochester Loan & Banking Company.....	701,668.71	2,182.36	699,486.35	6,994.86	6,455.78	539.08
9	E. H. Rollins & Sons.....	300,000.00	30,173.47	269,826.53	2,698.27	1,101.80	1,596.47
10	Security Trust Company, Nashua.....	614,848.90	.....	614,848.90	6,148.49	4,672.39	1,476.10
11	Whitefield Bank & Trust Company.....	85,546.70	.....	85,546.70	855.47	832.01	23.46
12	Wolfeborough Loan & Banking Company.....	220,939.40	15,000.00	205,939.40	2,059.89	2,040.53	19.36
13	Woodsville Loan & Banking Company.....	20,000.00	.....	20,000.00	200.00	143.00	57.00
	Totals of Trust Companies.....	\$2,785,416.31	\$50,855.83	\$2,734,560.48	\$27,345.60	\$22,484.41	\$4,861.19
	Totals of savings-banks (see preceding page)	70,923,438.04	3,118,935.07	67,804,502.97	678,045.01	603,708.70	74,336.31
	Grand total.....	\$73,708,854.35	\$3,169,790.90	\$70,539,063.45	\$705,390.61	\$626,193.11	\$79,197.50

SAVINGS BANKS DOING BUSINESS IN THE SAME OFFICE WITH
NATIONAL OR STATE BANKS.

Amoskeag Savings Bank, Manchester, with Amoskeag National Bank.
Cochecho Savings Bank, Dover, with Cochecho National Bank.
Colebrook Guaranty Savings Bank, with Colebrook National Bank.
Connecticut River Savings Bank, Charlestown, with Connecticut River National Bank.
Dartmouth Savings Bank, Hanover, with Dartmouth National Bank.
Dover Five-Cents Savings Bank, with Dover National Bank.
Farmington Savings Bank, with Farmington National Bank.
Farmers', Pittsfield, with Pittsfield National Bank.
Franklin Savings Bank, with Franklin National Bank.
Guaranty Savings Bank, Manchester, with Merchant's National Bank.
Iona Savings Bank, Tilton, with Citizen's National Bank.
Keene Guaranty Savings Bank, with Citizen's National Bank.
Laconia Savings Bank, with Peoples' National Bank.
Lancaster Savings Bank, with Lancaster Trust Company.
Lebanon Savings Bank, with National Bank, Lebanon.
Littleton Savings Bank, with Littleton National Bank.
Loan and Trust Savings Bank, Concord, with National State Capital Bank.
Manchester Savings Bank, with Manchester National Bank.
Mechanic's Savings Bank, Manchester, with Second National Bank.
Merrimack County Savings Bank, Concord, with Mechanicks National Bank.
Merrimack River Savings Bank, Manchester, with First National Bank.
Monadnock Savings Bank, Jaffrey, with Monadnock National Bank.
Newport Savings Bank, with National Bank, Newport.
Norway Plains Savings Bank, with Rochester National Bank.
Peoples Savings Bank, Manchester, with Amoskeag National Bank.
Piscataqua Savings Bank, Portsmouth, with First National Bank.
Plymouth Guaranty Savings Bank, with Pemigewasset National Bank.
Public Guaranty Savings Bank, Newport, with Citizens' National Bank.
Rochester Savings Bank, with Rochester Loan and Banking Company.
Rollinsford Savings Bank, with Salmon Falls State Bank.
Security Savings Bank, Winchester, with Winchester National Bank.
Siwooganock Savings Bank, with Lancaster National Bank.
Sullivan Savings Institution, with Claremont National Bank.
Union Guaranty Savings Bank, Concord, with First National Bank.
Woodsville Guaranty Savings Bank, with Woodsville Loan and Banking Company.

LOAN AND TRUST COMPANIES

AND

BUILDING AND LOAN ASSOCIATIONS.

TRUST COMPANIES.

AMERICAN TRUST COMPANY.—CONCORD.

WILLIAM YEATON, *President*. FRANK P. KELLOM, *Secretary*.

Directors—William N. Coler, Jr., William Yeaton, Austin S. Ranney, John M. Mitchell, James B. Edgerly, Frank Coffin, James C. Norris.

Investment Committee—William N. Coler, Jr., William Yeaton, Austin S. Ranney.

STATEMENT.

Liabilities.

Capital stock.....	\$100,000.00		\$100,000.00
Surplus.....	7,698.28		7,698.28
	\$107,698.28		
Premium on bonds and stocks im- paired	1,000.00		
	\$106,698.28		\$107,698.28

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$15,520.00	\$15,520.00	\$15,520.00
Loans secured by western city mortgages.....	29,100.00	29,100.00	29,100.00
Loans on personal security (west- ern).....	6,000.00	6,000.00	6,000.00
County, city, town, and district bonds.....	21,000.00	20,000.00	20,000.00
Railroad bonds.....	10,800.00	12,000.00	12,000.00
Miscellaneous bonds.....	14,100.00	14,900.00	14,900.00
Warrants and certificates.....	5,533.21	5,533.21	5,533.21
Bank fixtures and safe deposit vault	3,000.00	3,000.00	3,000.00
Cash on deposit in national banks...	1,475.37	1,475.37	1,475.37
Cash on hand.....	169.70	169.70	169.70
	\$106,698.28	\$107,698.28	\$107,698.28

Incorporated 1887.

Examination Oct. 30, 1894, by John Hatch.

Secretary's bond, \$25,000. Date of bond, May 3, 1894.

Annual compensation of secretary, \$840.

Indebtedness of directors as principal, nothing; as surety, nothing.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$52,900.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, nothing.

BANK OF NEW ENGLAND.—MANCHESTER.

JAMES F. BRIGGS, *President*.ALONZO ELLIOTT, *Treasurer*.

Directors—James F. Briggs, Alonzo Elliott, Alpheus Gay, Oliver B. Green, J. A. V. Smith, Daniel Connor, John Gillis, Edward Wagner, A. G. Grenier, Henry Gazaille, Geo. S. Holmes, John J. Cilley, Henry N. Hall, Wm. N. Johnson, H. B. Burnham.

Investment Committee—James F. Briggs, Alpheus Gay, George S. Holmes, Oliver B. Green.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$100,000.00	\$100,000.00
Surplus	1,796.57	1,796.57
Unpaid dividends.....	42.00	42.00
Business deposits.....	128,772.79	128,772.79
	\$230,611.36	
Premium on bonds and stocks im- paired	4,642.50	
	\$225,968.86	\$230,611.36

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages.....	\$11,400.00	\$11,400.00	\$11,400.00
Loans secured by local real estate...	500.00	500.00	500.00
Loans on personal security (local)...	29,864.39	29,864.39	29,864.39
Loans on collateral security (local)...	59,858.99	59,858.99	59,858.99
Loans on collateral security (west- ern).....	10,242.37	10,242.37	10,242.37
Bonds.....	21,200.00	27,100.00	25,962.50
Stocks.....	17,000.00	20,000.00	16,880.00
Warrants.....	33,872.57	33,872.57	33,872.57
Real estate acquired by foreclosure.	5,288.07	5,288.07	5,288.07
Cash on deposit.....	23,106.66	23,106.66	23,106.66
Cash on hand.....	13,635.81	13,635.81	13,635.81
	\$225,968.86	\$234,868.86	\$230,611.36

Incorporated 1887.

Examination Oct. 23, 1894, by Alpheus W. Baker and John Hatch.

Treasurer's bond, \$35,000. Date of bond, Sept. 27, 1893.

Clerks, Ned T. Wallace, Lizzie E. French.

Annual compensation of treasurer, nothing.

Annual compensation of clerks, \$1,170.

Indebtedness of directors as principal, \$329.57; as surety, nothing.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$47,200.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$7,951.57.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$136,781.76	\$136,781.76
Interest.....	8,981.05	8,981.05
	\$145,762.81	
Premium on bonds and stocks im- paired	3,480.50	
	\$142,282.31	\$145,762.81

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages	\$22,184.25	\$22,184.25	\$22,184.25
Loans secured by local real estate...	2,788.08	2,788.08	2,788.08
Loans on personal security	3,022.79	3,022.79	3,022.79
Loans on collateral security.....	37,504.96	37,504.96	37,504.96
County, city, town and district bonds.....	2,960.00	3,000.00	3,000.00
Railroad bonds.....	750.00	3,000.00	2,512.50
Miscellaneous bonds.....	12,500.00	13,000.00	13,000.00
Bank stock.....	8,000.00	8,000.00	9,250.00
Miscellaneous stocks.....	4,800.00	6,600.00	4,728.00
Warrants.....	13,976.58	13,976.58	13,976.58
Commission notes.....	599.00	599.00	599.00
Cash on deposit in banking depart- ment.....	33,196.65	33,196.65	33,196.65
	\$142,282.31	\$146,872.31	\$145,762.81

Amount of deposits, \$136,781.76; decrease since last examination, \$35,334.20.*

Total amount loaned or invested in New Hampshire, \$93,762.48.

Total amount loaned or invested in New England, \$93,762.48.

Total amount loaned or invested out of New England, \$52,000.33.

Largest amount loaned to any individual, corporation, or company, \$7,963.45.

Number of single loans of \$1,000 or less to separate parties in the state, 16.

Total number of loans in the state, 26.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE BANK OF NEW ENGLAND.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern Pacific, consolidated, 5s...	\$750.00	\$3,000.00	\$2,512.50
COUNTY.			
Wyandotte, Kan., 7s.....	\$1,900.00	\$2,000.00	\$2,000.00
CITY AND TOWN.			
Dubuque, Iowa, 6s.....	\$1,060.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Atlanta Street Railway, Ga., 6s.....	\$4,500.00	\$5,000.00	\$5,000.00
Manchester Electric Light Co., 6s....	8,000.00	8,000.00	8,000.00
	\$12,500.00	\$13,000.00	\$13,000.00
STOCKS.			
BANK.			
Bank of Montesano, Wash.....	\$3,000.00	\$3,000.00	\$3,000.00
Guaranty Savings Bank, Manchester	5,000.00	5,000.00	6,250.00
	\$8,000.00	\$8,000.00	\$9,250.00
MISCELLANEOUS.			
Erie Telephone.....	\$1,800.00	\$3,600.00	\$1,728.00
Citizens' Building and Loan Associa- tion, Manchester.....	3,000.00	3,000.00	3,000.00
	\$4,800.00	\$6,600.00	\$4,728.00

Payments on a 25 per cent. dividend by order of court.

BERLIN SAVINGS BANK AND TRUST COMPANY.—
BERLIN FALLS.

A. M. STAHL, *President*.

JAMES S. PHIPPS, *Treasurer*.

Directors—A. K. Cole, Frank A. Colby, Herman E. Oleson, A. M. Stahl, Frank L. Wilson, Hiram C. Rowell, John W. Greenlaw, Dennis B. York, James S. Phipps, George W. Blanchard, Robert N. Chamberlin.

Investment Committee—A. M. Stahl, Frank L. Wilson, Herman E. Oleson, James S. Phipps, Robert N. Chamberlin.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$25,000.00		\$25,000.00
Surplus.....	7,000.00		7,000.00
Interest	1,353.38		1,353.38
Business deposits.....	66,154.49		66,154.49
Due banks and bankers.....	1,475.14		1,475.14
	\$100,983.01		\$100,983.01

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans on personal security (local)...	\$63,508.25	\$63,508.25	\$63,508.25
Loans on collateral security (local)...	19,877.63	19,877.63	19,877.63
Furniture and fixtures	500.00	500.00	500.00
Cash on deposit in national banks...	13,535.30	13,535.30	13,535.30
Cash on hand	3,561.83	3,561.83	3,561.83
	\$100,983.01	\$100,983.01	\$100,983.01

Incorporated December, 1890.

Examination November 20, 1894, by Alpheus W. Baker.

Treasurer's bond, \$25,000. Date of bond, Feb. 27, 1891.

Clerk, L. Henry Villeux.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$420

Indebtedness of directors as principal, nothing; as surety, nothing.

Capital stock paid in in cash, \$25,000.

None of its capital stock is held by the company as collateral.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$85,550.93		\$85,550.93
Surplus.....	2,000.00		2,000.00
Interest.....	2,374.86		2,374.86
Premium on stocks.....	405.00		
	\$90,330.79		\$89,925.79

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by local real estate...	\$52,749.74	\$52,749.74	\$52,749.74
Loans on personal security.....	1,550.00	1,550.00	1,550.00
Loans on collateral security.....	22,610.00	22,610.00	22,610.00
Miscellaneous stocks (Denver Consolidated Electric Co.).....	3,105.00	2,700.00	2,700.00
Cash on deposit in banking department.....	10,316.05	10,316.05	10,316.05
	\$90,330.79	\$89,925.79	\$89,925.79

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From January 22, 1894, to November 20, 1894.

Gross earnings	\$4,075.44
Deduct interest paid out	\$23.00
Deduct state tax	634.24
	<u>657.24</u>
Net earnings	\$3,418.20
Dividend, July, 1894	1,185.04
	<u>\$2,233.16</u>
Increase	\$2,233.16
Surplus and interest, last examination	141.70
Increase	<u>2,233.16</u>
Surplus and interest, present examination	\$2,374.86

Amount of deposits, \$85,550.93; increase since last examination, \$23,088.72.

Amount of deposits received since last examination, including dividends credited, \$53,705.88.

Amount of dividends declared since last examination, \$1,185.04.

Amount paid out on account of deposits since last examination, \$30,617.16.

Total amount loaned or invested in New Hampshire, \$87,225.79.

Total amount loaned or invested in New England, \$87,225.79.

Total amount loaned or invested out of New England, \$2,700.

Largest amount loaned to any individual, corporation, or company,
\$10,000.

Number of single loans of \$1,000 or less to separate parties in the
state, 50.

Total number of loans in the state. 72.

LANCASTER TRUST COMPANY.—LANCASTER.

HENRY O. KENT, *President*.HENRY P. KENT, *Treasurer*.

Directors.—Frank Jones, Henry O. Kent, George Van Dyke, Ezra Mitchell, Chester B. Jordan, Erastus V. Cobleigh, Edward R. Kent, Willie E. Bullard, Charles A. Cleveland, Henry P. Kent.

Investment Committee.—Henry O. Kent, Frank Jones, Chester B. Jordan, Ezra Mitchell, Charles A. Cleveland.

STATEMENT.

Liabilities.

Capital stock.....	\$100,000.00		\$100,000.00
Surplus.....	5,000.00		5,000.00
Interest.....	1,463.61		1,463.61
Business deposits.....	52,149.72		52,149.72
Certificates of deposit.....	445.00		445.00
Treasurer's checks.....	1,084.37		1,084.37
	\$160,142.70		
Premium on bonds and stocks im- paired.....	704.00		
	\$159,438.70		\$160,142.70

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$13,500.00	\$13,500.00	\$13,500.00
Loans secured by local real estate...	5,100.00	5,100.00	5,100.00
Loans on personal security.....	65,623.81	65,623.81	65,623.81
Loans on personal security (west- ern).....	2,500.00	2,500.00	2,500.00
Loans on collateral security.....	19,999.15	19,999.15	19,999.15
Loans on co lateral security (west- ern).....	10,000.00	10,000.00	10,000.00
Bonds.....	15,250.00	15,000.00	15,004.00
Stocks.....	9,900.00	9,000.00	10,850.00
Warrants.....	1,373.44	1,373.44	1,373.44
Cash on deposit in national banks....	10,643.90	10,643.90	10,643.90
Cash on hand.....	5,548.40	5,548.40	5,548.40
	\$159,438.70	\$158,288.70	\$160,142.70

Incorporated 1891.

Examination Oct. 2, 1894, by Alpheus W. Baker.

Treasurer's bond, \$25,000. Date of bond, Aug. 3, 1891.

Annual compensation of treasurer, \$500.

Indebtedness of directors as principal, \$600. As surety, \$80.40.

Capital stock paid in in cash, \$100 000.

Capital stock owned by officers of the company, \$23,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the com-
pany, \$1,055.40.

LISBON SAVINGS BANK AND TRUST COMPANY.— LISBON.

EDWARD WOODS, *President*.A. W. BAKER, JR., *Treasurer*.

Directors.—Edward Woods, Charles Parker, C. H. Boynton, A. A. Woolson, A. C. Wells, L. B. Pratt, A. B. Woodworth, Nathan Whipple, L. C. Payne, J. E. Richardson, H. B. Moulton, Charles Moffett, George Brunner, H. C. Libbey, Charles Childs.

Investment Committee.—Edward Woods, H. B. Moulton, C. H. Boynton, L. C. Payne, Alpheus W. Baker, Jr.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$30,000.00	\$30,000.00
Surplus.....	250.00	250.00
Interest.....	7 276.67	7 276.67
Business deposits.....	51,175.38	51,175.38
Unpaid dividends.....	335.00	335.00
Premium on bonds and stocks.....	75.00	
	\$89,112.05	\$89,037.05

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans on personal security.....	\$42,109.62	\$42,109.62	\$42,109.62
Loans on personal security (western).....	4,990.23	4,990.23	4,990.23
Loans on collateral security.....	11,044.81	11,044.81	11,044.81
Stocks.....	1,575.00	1,500.00	1,500.00
Warrants.....	4,541.16	4,541.16	4,541.16
Real estate by foreclosure.....	415.75	415.75	415.75
Real estate purchased.....	3,500.00	3,500.00	3,500.00
Bank fixtures.....	500.00	500.00	500.00
Cash on deposit in national banks....	14,307.11	14,307.11	14,307.11
Cash on hand.....	6,128.37	6,128.37	6,128.37
	\$89,112.05	\$89,037.05	\$89,037.05

Incorporated 1889.

Examination Aug. 9, 1894, by James O. Lyford and A. W. Baker.

Treasurer's bond, \$30,000. Date of bond April, 1894.

Annual compensation of treasurer, \$1,000.

Indebtedness of directors as principal, nothing; as surety, nothing.

Capital stock paid in in cash, \$30,000.

Capital stock owned by officers of the company, \$9,000.

None of its capital stock is held by the company as collateral.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$166,406.74		\$166,406.74
Interest.....	818.70		818.70
Premium on bonds and stocks.....	750.00		
	\$167,975.44		\$167,225.44

Assets.

Loans secured by western farm mortgages.....	\$21,276.44	\$21,276.44	\$21,276.44
Loans secured by western city mortgages.....	11,400.00	11,400.00	11,400.00
Loans secured by local real estate...	11,653.19	11,653.19	11,653.19
Loans on personal security.....	64,011.78	64,011.78	64,011.78
Loans on personal security (western).....	1,800.00	1,800.00	1,800.00
Loans on collateral security.....	10,403.49	10,403.49	10,403.49
County, city, town, and district bonds.....	21,865.00	21,000.00	21,015.00
Miscellaneous bonds.....	5,800.00	6,000.00	5,900.00
Bank stock.....	1,000.00	1,000.00	1,000.00
Warrants.....	2,500.00	2,500.00	2,500.00
Certificates of deposit.....	7,500.00	7,500.00	7,500.00
Cash on deposit in trust department.	8,765.54	8,765.54	8,765.54
	\$167,975.44	\$167,310.44	\$167,225.44

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 6, 1893, to August 9, 1894.

Gross earnings	\$6,021.62
Deduct interest paid out	\$213.19
Deduct expenses	1,426.81
Deduct premiums charged off	200.00
	<hr/>
	1,840.00
Net earnings	<hr/>
From surplus	\$4,181.62
	1,289.78
	<hr/>
Dividends, January and July, 1894	\$5,471.40

Surplus and interest, last examination	\$2,108.48
From surplus	1,289.78

Surplus and interest, present examination \$818.70

Amount of deposits, \$166,406.74; increase since last examination, \$29,217.51.

Amount of deposits received since last examination, including dividends credited, \$67,457.19.

Amount of dividends declared since last examination, \$5,471.40.

Amount paid out on account of deposits since last examination, \$38,239.68.

Total amount loaned or invested in New Hampshire, \$94,834.

Total amount loaned or invested in New England, \$94,834.

Total amount loaned or invested out of New England, \$72,391.44.

Largest amount loaned to any individual, corporation, or company, \$6,000.

Number of single loans of \$1,000 or less to separate parties in the state, 123.

Total number of loans in the state, 147.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE LISBON SAVINGS BANK AND TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Apache, Arizona, 7s.....	\$2,100.00	\$2,000.00	\$2,110.00
CITY AND TOWN.			
Pierre, South Dakota, 6s.....	\$6,760.00	\$6,500.00	\$6,200.00
Rapid City, South Dakota, 6s.....	5,250.00	5,000.00	4,950.00
Uniontown, Wash., 6s.....	6,180.00	6,000.00	6,180.00
	\$18,190.00	\$17,500.00	\$17,330.00
SCHOOL DISTRICT.			
Latah County, No. 43, Idaho, 8s.....	\$1,575.00	\$1,500.00	\$1,575.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$800.00	\$1,000.00	\$800.00
Metropolitan Railway Co., Denver, Col., 6s.....	5,000.00	5,000.00	5,100.00
	\$5,800.00	\$6,000.00	\$5,900.00
STOCKS.			
BANK.			
National Bank of Commerce, Pierre, South Dakota.....	\$1,000.00	\$1,000.00	\$1,000.00

NASHUA TRUST COMPANY.—NASHUA.

GEORGE B. FRENCH, *President.* JOHN P. GOGGIN, *Treasurer.*

Directors—George B. French, George E. Gage, George H. Knowles, Freeman Higgins, E. M. Shaw, John H. Clark, M. W. Webber, John A. Fisher, R. H. Cheney, J. P. Bennett, A. W. Shea, Benjamin B. Otis, W. D. Swart.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$150,000.00	\$150,000.00
Surplus	8,340.96	8,340.96
Undivided profits.....	106.25	106.25
Interest.....	37.54	37.54
Debentures issues.....	\$68,600.00	
Debentures on hand.....	500.00	
Debentures outstanding.....	68,100.00	68,100.00
Trustees' account.....	1,002.07	1,002.07
Business deposits.....	112,682.42	112,682.42
Rediscouts.....	19,300.00	19,300.00
Premium on bonds and stocks.....	613.00	
	\$360,182.24	\$359,569.24

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages (in hands of trustees)..	\$68,700.00	\$68,700.00	\$68,700.00
Loans secured by western first mortgages.....	52,705.69	52,705.69	52,705.69
Loans secured by western second mortgages.....	2,256.42	2,256.42	2,256.42
Loans on personal security (local)...	70,657.28	70,657.28	70,657.28
Loans on personal security (western).....	13,286.26	13,286.26	13,286.26
Loans on collateral security (local)...	29,559.74	29,559.74	29,559.74
Loans on collateral security (western).....	10,708.88	10,708.88	10,708.88
Bonds.....	11,184.00	10,275.00	10,571.00
Stocks.....	4,500.00	7,000.00	4,500.00
Warrants.....	24,868.26	24,868.26	24,868.26
Loans rediscounted.....	19,300.00	19,300.00	19,300.00
Certificates of deposit.....	280.45	280.45	280.45
Foreclosure expenses.....	3,351.49	3,351.49	3,351.49
Real estate acquired by foreclosure.	2,403.68	2,403.68	2,403.68
Due from western offices.....	2,319.62	2,319.62	2,319.62
Furniture and fixtures.....	968.40	968.40	968.40
Cash on deposit.....	36,838.31	36,838.31	36,838.31
Cash on hand.....	3,081.35	3,081.35	3,081.35
Collection account.....	3,212.41	3,212.41	3,212.41
	\$360,182.24	\$361,773.24	\$359,569.24

Incorporated 1889.

Examination Aug. 13, 1894, by John Hatch.

Treasurer's bond, \$50,000. Date of bond, Jan. 14, 1890.

Clerks, William A. Nelson, Frank H. Taylor.

Annual compensation of treasurer. \$1,600.

Annual compensation of clerks, William A. Nelson, \$550; F. H. Taylor, \$312.

Indebtedness of directors as principal, \$31,437.62; as surety, \$7,327.44.

Capital stock paid in in cash, \$150,000.

Capital stock owned by officers of the company, \$32,100.

Amount of its capital stock held by the company as collateral, \$5,200.

Amount of indebtedness of officers and stockholders to the company, \$4,427.50.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1890	1900	1895	\$68,700.00	\$68,700.00	\$68,600.00

Total amount of debentures certified	.	.	.	\$68,600
Less amount on hand	.	.	.	500

Total liability for debenture bonds as per statement \$68,100

Percentage of loans securing debentures on which interest is in default for more than one year, none.

Trustees for debentures: Boston Safe Deposit and Trust Co.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$138,479.32	\$138,479.32
Guaranty fund.....	710.10	710.10
Interest.....	3,105.04	3,105.04
Premium on bonds and stocks.....	140.00	
	\$142,434.46	\$142,294.46

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$8,205.00	\$8,205.00	\$8,205.00
Loans secured by western city mortgages.....	5,000.00	5,000.00	5,000.00
Loans secured by local real estate...	24,700.00	24,700.00	24,700.00
Loans on personal security.....	40,483.30	40,483.30	40,483.30
Loans on collateral security.....	27,211.49	27,211.49	27,211.49
City and town bonds (Elma, Wash.).	9,000.00	9,000.00	9,000.00
Miscellaneous bonds (Nashua Street Railway).....	7,140.00	7,000.00	7,000.00
Cash on deposit in trust department	20,694.67	20,694.67	20,694.67
	\$142,434.46	\$142,294.46	\$142,294.46

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From December 12, 1893, to August 13, 1894.

Gross earnings	\$5,240.51
Deduct interest paid out	\$209.00
Deduct expenses	500.00
Carried to guaranty fund	356.96
	<hr/> 1,065.96
Net earnings	\$4,174.55
Dividend January, 1894	3,431.10
	<hr/>
To surplus	\$743.45
Surplus and interest, last examination	\$2,361.59
To surplus	743.45
	<hr/>
Surplus and interest, present examination	\$3,105.04
Amount of deposits, \$138,479.32; increase since last examination, \$41,759.73.	
Amount of deposits received since last examination, including dividends credited, \$70,562.78.	
Amount of dividends declared since last examination, \$3,431.10.	
Amount paid out on account of deposits since last examination, \$28,803.05.	
Total amount loaned or invested in New Hampshire, \$120,089.46.	
Total amount loaned or invested in New England, \$120,089.46.	
Total amount loaned or invested out of New England, \$22,205.	
Largest amount loaned to any individual, corporation, or company, \$6,000.	
Number of single loans of \$1,000 or less to separate parties in the state, 30.	
Total number of loans in the state, 57.	

NEW HAMPSHIRE TRUST COMPANY.—MANCHESTER.

HIRAM D. UPTON, *President*. LEONARD P. FOSTER, *Treasurer*.

Directors—James F. Briggs, William P. Chamberlain, Seth M. Richards, Hiram A. Tuttle, Henry Allison, Henry K. French, Hiram D. Upton, Foster R. Clement, Leonard P. Foster, George S. Dowley, George C. Fisk, George R. Eaton, Andrew Bunton, Alonzo C. Tenney, John Loughton, Chas. C. Hayes, James Minot, L. M. French, W. L. Goodnow, John Robbie, R. G. Sullivan, Carl E. York, John W. Wheeler, E. F. Jones, Benjamin F. Cutter.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$500,000.00
Debentures, Boston, outstanding.....	161,300.00
“ A. & B., “.....	99,800.00
“ Series N.....	50,000.00
“ “ R. (new series).....	3,429,150.00
“ “ S., outstanding.....	250,840.00
“ “ J. M. O. & P., outstanding.....	12,500.00
Northwestern Trust Co., deb.....	14,000.00
Rediscounts..	30,817.81
*Bills payable.....	127,948.79
Business deposits and certificates of deposit.....	61,074.51
Due Nebraska agency.....	183.30
Kennard block rents.....	304.39
Due trustees, Series S.....	4,896.92
	<hr/>
	\$4,742,815.72

* This includes mortgage on Kennard property of \$98,841.39

Assets.

	Par Value.	Value on Books.
Loans secured by western first mortgages.....	\$36,940.00	\$36,940.00
Loans on personal security (local).....	24,467.78	24,467.78
Loans on personal security (western).....	22,417.81	22,417.81
Loans on collateral security.....	22,460.66	22,460.66
Commission notes.....	36,480.01	36,480.01
Bonds.....	41,800.00	26,800.00
Warrants.....	30,587.37	30,587.37
Loans in hands of Boston trustees to secure debentures.....	146,464.51	146,464.51
Cash in hands of Boston trustees to secure debentures.....	17,910.40	17,910.40
Loans in hands of trustees to secure Series A. & B..	94,851.60	94,851.60
Cash in hands of trustees to secure Series A. & B..	6,534.95	6,534.95
Loans in hands of trustees to secure Series N.....	48,825.00	48,825.00
Cash in hands of trustees to secure Series N.....	1,175.00	1,175.00
Cash in hands of trustees to secure Series S.....	1,875.96	1,875.96
Loans in hands of trustees to secure Series R.....	3,076,179.87	3,076,179.87
Cash in hands of trustees to secure Series R.....	164,752.08	164,752.08
Bonds not cancelled in hands of trustees to secure Series R.....	95,450.00	95,450.00
Bonds purchased by trustees.....	21,150.00	21,150.00
Due from Minneapolis office.....	35,717.76	35,717.76
Due from Kansas office.....	59.97	59.97
Deposited as collateral.....	300.00	300.00
Kennard building.....	318,514.83	318,514.83
*Real estate accounts.....	335,313.11	235,313.11
Expenses and taxes.....	358.46	358.46
Bills receivable.....	2,551.04	2,551.04
Cash on hand.....	8,623.99	8,623.99
Cash on deposit.....	5,274.43	5,274.43
†Deficit.....	260,779.13	260,779.13
	\$4,857,815.72	\$4,742,815.72

* The difference between the face and book value represents amount charged off as possible depreciation.

† This deficit will be increased Jan. 1, 1895, by the payment of interest on Series R. bonds. The amount of interest to be paid is \$137,166. Whatever interest is collected prior to that date will reduce the foregoing amount.

Incorporated 1885.

Examination Nov. 14, 1894, by board of bank commissioners.

Treasurer's bonds, \$45,000.

Bonds of other officers and agents of the company:

F. R. Clement, Minneapolis, Minn., \$60,000. Date of bonds, January, 1886, and June, 1891.

W. A. Scott, Fargo, North Dakota, \$15,000. Date of bonds, June, 1890, and May, 1891.

C. G. Church, Watertown, South Dakota, \$10,000. Date of bond, June, 1891.

C. E. Holland, Seward, Neb., \$10,000. Date of bond, May, 1892.

Clerks, F. A. Burke, Jessie M. Palmer, H. Belle Foster, French Campbell.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$3,570.

Indebtedness of directors as principal, \$17,716.75; as surety, \$22,884.63.

Capital stock paid in in cash, \$500,000.

Capital stock owned by officers of the company, \$129,000.

None of its capital stock is held by the company as collateral.

Indebtedness of officers and stockholders to the company as principal, \$21,589.67; as surety, \$22,884.63.

Guaranteed loans outstanding, \$715,513.54.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN.			SECURED BY PLEDGE OF				AMOUNT OF	
		Dated.	Due.	Redeem- able.	Real estate 1st mortgage loans.	Cash in bank.	Bonds.	Security.	Debentures.	
A and B.....	6	Various dates.	10 and 20 years.		\$94,851.60	\$6,534.95	.....	\$101,386.55	\$99,800.00
C to Q inclusive.....	6	Various dates.	1898 to 1900		147,314.51	17,910.40	.....	165,224.91	161,300.00
R (new trust).....	4 to 5	1894	1904		3,076,179.87	164,752.08	\$116,600.00	3,357,531.95	3,429,150.00	
N.....	6	1892	1902	1897	48,825.00	1,175.00	.....	50,000.00	50,000.00
S.....					\$3,367,175.98	\$190,372.43	\$116,600.00	\$3,674,143.41	\$3,740,250.00	
T N.....	6					1,875.96			263,340.00	
Totals.....						\$192,248.39			14,000.00	
									\$4,017,590.00	

* These were Series J. M. O. P. in former statements, redeemable in 90 days.

† Assumed bonds of Northwestern Trust Company.

Total amount of debentures certified, \$4,017,590.

Total liability for debenture bonds as per statement, \$4,017,590.

Trustees for debentures: Series C to Q inclusive, Boston Safe Deposit and Trust Co., Boston; Series A, B, and R, Messrs. Smith, Topliff and Batchelder, Manchester; Series N, Monadnock Savings Bank, Jaffrey; Series S, Messrs. Cutter and Jones, Manchester.

SAVINGS DEPARTMENT.

STATEMENT.

Liabilities.

Amount due depositors.....	\$264,179.32
Interest.....	2,219.99
	<hr/> \$266,399.31

Assets.

	Par Value.	Value on books.
Loans secured by western farm mortgages.....	\$27,730.00	\$27,730.00
Loans secured by local real estate.....	175.00	175.00
Loans on personal security.....	24,803.42	24,803.42
Loans on personal security (western).....	2,193.95	2,193.95
Loans on collateral security.....	48,978.80	48,978.80
Loans on collateral security (western).....	21,488.12	16,488.12
City, town, and district bonds.....	27,520.00	27,520.00
Miscellaneous bonds.....	10,000.00	10,000.00
Bank stock.....	2,000.00	2,000.00
Commission notes.....	13,897.24	13,897.24
Equities in western real estate.....	78,878.33	78,878.33
Cash on deposit in state banks.....	7,170.22	7,170.22
Cash on hand.....	6,564.23	6,564.23
	<hr/> \$271,399.31	<hr/> \$266,399.31

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 4, 1893, to November 13, 1894.

Gross earnings	\$10,381.90
Transferred from guaranty fund and surplus	39,027.00
	<hr/> \$49,408.90

Deduct interest paid out	\$296.38	
Deduct state tax 1893	4,070.65	
Deduct western foreclosure expenses	2,125.18	
Deduct items and losses charged off	40,696.70	
		<u>47,188.91</u>

Net accumulations \$2,219.99

Amount of deposits, \$264,179.32; decrease since last examination, \$90,594.13.*

Amount of deposits received since last examination, including dividends credited, none.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$90,594.13.

Total amount loaned or invested in New Hampshire, \$91,691.67.

Total amount loaned or invested in New England, \$91,691.67.

Total amount loaned or invested out of New England, \$174,707.64.

Largest amount loaned to any individual, corporation, or company, \$18,843.83.

Number of single loans of \$1,000 or less to separate parties in the state, 26.

Total number of loans in the state, 37.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT OF THE NEW HAMPSHIRE TRUST COMPANY.

BONDS.	Par Value.	Value on Books.
CITY AND TOWN.		
Wahpeton, No. Dak., 6s.....	\$17,520.00	\$17,520.00
SCHOOL DISTRICT.		
Huron Board of Education, South Dakota, 6s.....	\$10,000.00	\$10,000.00
MISCELLANEOUS.		
Manchester Electric Light Co., 6s.....	\$1,000.00	\$1,000.00
The Electric Co., Manchester, 6s.....	2,000.00	2,000.00
Central Loan & Land Co., deb., 6s.....	1,000.00	1,000.00
Dakota Investment Co., deb., 6½s.....	5,000.00	5,000.00
Dakota Investment Co., deb., 7s.....	1,000.00	1,000.00
	<u>\$10,000.00</u>	<u>\$10,000.00</u>
STOCKS.		
BANK.		
Hillsborough Bridge Guaranty Savings Bank.....	\$1,000.00	\$1,000.00
First National, Hutchinson, Kan.....	1,000.00	1,000.00
	<u>\$2,000.00</u>	<u>\$2,000.00</u>

* Includes payments on a 33⅓ per cent. dividend by order of court.

ROCHESTER LOAN AND BANKING COMPANY.— ROCHESTER.

EDWIN WALLACE, *President.*

JOHN L. COPP, *Cashier.*

Directors—Edwin Wallace, Stephen C. Meader, John W. Tebbetts, Charles E. Manson, Gurdon W. Wattles, Charles F. Caverly, Elmer J. Smart, I. Salinger, Edward Josselyn, Sumner Wallace.

Investment Committee—Sumner Wallace, Charles F. Caverly, I. Salinger.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$100,000.00		\$100,000.00
Surplus.....	20,000.00		20,000.00
Interest.....	7,063.38		7,063.38
Debentures outstanding.....	239,766.34		239,766.34
Business deposits.....	295,698.75		295,698.75
Due savings department.....	1,466.16		1,466.16
	<u>\$663,994.63</u>		<u>\$663,994.63</u>

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages (in hands of trustees)...	\$211,765.93	\$211,765.93	\$211,765.93
Loans secured by western first mortgages.....	112,639.31	112,639.31	112,639.31
Loans secured by western second mortgages.....	5,762.00	5,762.00	5,762.00
Loans on personal security (local)...	6,400.00	6,400.00	6,400.00
Loans on personal security (western).....	74,019.53	74,019.53	74,019.53
Loans on collateral security (western).....	100,527.58	100,527.58	100,527.58
Stocks.....	5,000.00	5,000.00	5,000.00
Warrants.....	486.95	486.95	486.95
Certificates of deposit.....	84,271.00	84,271.00	84,271.00
Real estate by foreclosure.....	4,152.79	4,152.79	4,152.79
Cash on deposit.....	46,468.34	46,468.34	46,468.34
Cash on hand.....	12,501.20	12,501.20	12,501.20
	<u>\$663,994.63</u>	<u>\$663,994.63</u>	<u>\$663,994.63</u>

Incorporated 1887.

Examination Oct. 9, 1894, by John Hatch.

Cashier's bond, \$50,000. Date of bond, Dec. 22, 1892.

Bonds of other officers and agents of the company: G. W. Wattles, Carroll, Iowa, \$100,000. Date of bond, March 12, 1890.

Clerks, Edward L. Miles, Charles S. Buck.

Annual compensation of cashier, \$1,200.

Annual compensation of clerks, \$1,580.

Indebtedness of directors as principal, \$20,500.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$66,500.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$32,577.58.

Rate of dividends to stockholders since last examination, 6 per cent.

Loans are made in Carroll and Audubon counties, Iowa; Pierce, Custer, Holt, and Antelope counties, Nebraska.

Total amount loaned to date, \$4,946,963.54.

Total amount of loans paid, \$3,667,865.68.

Total amount of loans unpaid and outstanding, \$37,360.

Total amount of guaranteed loans outstanding, \$22,705.

Total amount of real estate held by the company which has been acquired by foreclosure or otherwise on account of loans made, \$36,142.79.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold without loss to the company, \$31,990.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold at a loss to the company, none.

Do you loan money on final receiver's receipts before issuance of patent? No.

What percentage of loans made the past two years is on unpatented lands? Very small.

How many and what amount of suspended or cancelled entries have you on final proof loans? None.

Does the company inquire each year of the county officers, where land mortgaged as security for its loans is situate, whether taxes have been paid? Yes.

Does the company pay delinquent taxes or buy certificates where not promptly paid by debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1888	1898	1893	\$94,920.00	.....	\$92,300.00
B	6	1890	1900	1895	116,845.93	\$211,765.93	114,400.00
C	5	1892	1897	30 days.	.....	.....	\$206,700.00
					.....	.....	33,066.34
					\$211,765.93	\$211,765.93	\$239,766.34

Total amount of debentures certified, \$239,766.34.

Total liability for debenture bonds as per statement, \$239,766.34.

Trustees for debentures: Series A, Cochecho National Bank, Dover;
Series B, Rochester Savings Bank.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$582,124.31		\$582,124.31
Surplus.....	50,000.00		50,000.00
Interest.....	10,888.64		10,888.64
Premium on bonds and stocks.....	1,708.00		
	\$644,720.95		\$643,012.95

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$139,952.71	\$139,952.71	\$139,952.71
Loans secured by local real estate...	8,775.34	8,775.34	8,775.34
Loans on personal security.....	109,192.50	109,192.50	109,192.50
Loans on personal security (west- ern).....	17,466.04	17,466.04	17,466.04
Loans on collateral security.....	29,878.25	29,878.25	29,878.25
County, city, town, and district bonds.....	115,368.00	113,760.00	113,760.00
Railroad bonds.....	8,550.00	10,000.00	8,500.00
Miscellaneous bonds.....	85,450.00	86,000.00	86,000.00
Bank stock.....	77,300.00	77,200.00	76,700.00
Warrants.....	1,637.25	1,637.25	1,637.25
Certificates of deposit.....	49,684.70	49,684.70	49,684.70
Cash on deposit in banking depart- ment.....	1,466.16	1,466.16	1,466.16
	\$644,720.95	\$645,012.95	\$643,012.95

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From Dec. 5, 1893, to Oct. 9, 1894.

Gross earnings	\$30,850.73
Deduct interest paid out	\$1,626.25
Deduct expenses	3,025.18
Deduct state tax	6,994.86
	<hr/>
	11,646.29
Net earnings	\$19,204.44
From surplus	3,917.14
	<hr/>
Dividends December, 1893, and June, 1894	\$23,121.58
Surplus and interest, last examination	\$14,805.78
From surplus	3,917.14
	<hr/>
Surplus and interest, present examination	\$10,888.64
Amount of deposits, \$582,124.31 ; decrease since last examination, \$28,743.58.	
Amount of deposits received since last examination, including divi- dends credited, \$124,173.30.	
Amount of dividends declared since last examination, \$23,121.58.	
Amount paid out on account of deposits since last examination, \$152,916.88.	
Total amount loaned or invested in New Hampshire, \$150,312.25.	
Total amount loaned or invested in New England, \$150,312.25.	
Total amount loaned or invested out of New England, \$492,700.70.	
Largest amount loaned to any individual, corporation, or company, \$83,334.	
Number of single loans of \$1,000 or less to separate parties in the state, 110.	
Total number of loans in the state, 134.	

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE ROCHESTER LOAN & BANKING CO.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern Pacific & Land Grant, 5s...	\$5,550.00	\$5,000.00	\$4,000.00
Wisconsin Central, 5s	3,000.00	5,000.00	4,500.00
	\$8,550.00	\$10,000.00	\$8,500.00
COUNTY.			
Garfield, Col., 7s.....	\$10,500.00	\$10,000.00	\$10,000.00
Clallam, Wash., 6s.....	3,060.00	3,000.00	3,000.00
Carroll, Iowa, 7s.....	4,876.00	4,780.00	4,780.00
	\$18,436.00	\$17,780.00	\$17,780.00
CITY AND TOWN.			
Moscow, Idaho, 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
Oneota, Minn., 7s.....	25,000.00	25,000.00	25,000.00
Sidney, Wash., 6s.....	2,020.00	2,000.00	2,000.00
Milton City, Oregon, 7s	10,800.00	10,000.00	10,000.00
Hay Springs, Neb., 7s.	5,000.00	5,000.00	5,000.00
Wall Lake, Iowa, 6s.....	1,872.00	1,800.00	1,800.00
Gordon Village, Neb., 7s.....	4,975.00	4,975.00	4,975.00
Coleridge, Neb., 7s.....	3,500.00	3,500.00	3,500.00
Santa Cruz, Cal., 5s.....	41,000.00	41,000.00	41,000.00
	\$96,227.00	\$95,275.00	\$95,275.00
SCHOOL DISTRICT.			
Sheridan County, No. 19, Neb., 7s....	\$500.00	\$500.00	\$500.00
Sheridan County, No. 64, Neb., 7s....	205.00	205.00	205.00
	\$705.00	\$705.00	\$705.00
MISCELLANEOUS.			
Superior Rapid Transit Railway Co., Wis., 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
West End Street Railway, Rock- ford, Ill., 6s.....	20,000.00	20,000.00	20,000.00
Burlington Elec. Railway, Iowa, 6s..	10,000.00	10,000.00	10,000.00
Hurley Water Co., Wis., 6s.....	10,000.00	10,000.00	10,000.00
Salt Lake City Railway Co., Utah, 6s	25,750.00	25,000.00	25,000.00
Lima Elec. Railway Co., 6s	6,000.00	6,000.00	6,000.00
Lookout Mountain Consolidated Co., 6s.....	3,700.00	5,000.00	5,000.00
	\$85,450.00	\$86,000.00	\$86,000.00
STOCKS.			
BANK.			
United States Nat'l, Portland, Or....	\$10,000.00	\$10,000.00	\$10,000.00
First National, Pierce, Neb.....	2,500.00	2,500.00	2,500.00
First National, Rushville, Neb.....	10,000.00	10,000.00	10,000.00
Commercial State, Neleigh, Neb.....	20,000.00	20,000.00	20,000.00
First National, Carroll, Iowa.....	3,000.00	3,000.00	3,000.00
Osmond State, Neb	11,200.00	11,200.00	10,700.00
State Bank of Pender, Neb.....	19,500.00	19,500.00	19,500.00
Wolfeborough Loan & Banking Co..	1,100.00	1,000.00	1,000.00
	\$77,300.00	\$77,200.00	\$76,700.00

E. H. ROLLINS & SONS.—CONCORD.

E. W. ROLLINS, *President*.J. S. PISHON, *Treasurer*.

Directors—E. W. Rollins, F. W. Rollins, Montgomery Rollins, H. H. Dudley, L. H. Carroll, W. G. Carter, J. Frank Seavey, George A. Batchelder, J. S. Pishon.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$300,000.00		\$300,000.00
Surplus.....	160,000.00		160,000.00
Undivided profits.....	51,046.08		51,046.08
Debentures issued.....\$250,000.00			
Debentures on hand.....73,750.00			
Debentures outstanding.....	176,250.00		176,250.00
Bills payable.....	1,347,195.00		1,347,195.00
Deposits awaiting investment.....	5,901.54		5,901.54
Due banks and bankers.....	7,080.22		7,080.22
Ledger credits.....	50,936.40		50,936.40
	\$2,098,409.24		\$2,098,409.24

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages (in hands of trustees).....	\$186,460.00	\$186,460.00	\$186,460.00
Loans secured by western first mortgages.....	45,757.92	45,757.92	45,757.92
Loans on personal security (local)...	1,391.29	1,391.29	1,391.29
Loans on collateral security (local)...	11,650.00	11,650.00	11,650.00
Loans on collateral security (western).....	1,151.50	1,151.50	1,151.50
Bonds.....	1,537,665.10	1,537,665.10	1,537,665.10
Stocks.....	77,314.97	77,314.97	77,314.97
Warrants.....	530.24	530.24	530.24
Due from sundry accounts.....	45,637.02	45,637.02	45,637.02
Certified checks.....	8,900.00	8,900.00	8,900.00
Commissions account (debentures)...	8,387.79	8,387.79	8,387.79
Real estate by foreclosure.....	30,173.97	30,173.97	30,173.97
Due from western offices.....	51,629.39	51,629.39	51,629.39
Furniture and fixtures.....	3,617.00	3,617.00	3,617.00
Cash on deposit.....	26,204.08	26,204.08	26,204.08
Cash on hand.....	1,210.06	1,210.06	1,210.06
Due from banks and bankers.....	60,728.91	60,728.91	60,728.91
	\$2,098,409.24	\$2,098,409.24	\$2,098,409.24

Incorporated 1889.

Examination Dec. 31, 1894, by James O. Lyford and John Hatch.
Clerks, E. W. Burleigh, C. E. Carlton, H. E. Russell, Charles L. Ayling, Philip Young, Albert Bullard, Elsie L. Johnson, Sara A. Holt, Annie Laurie, Ida K. McKay, Kate M. Gardner, Helen O. Lunt.

Annual compensation of treasurer, \$2,400.

Annual compensation of clerks, \$7,074.

Indebtedness of directors as principal, nothing; as surety, nothing.

Capital stock paid in in cash, \$300,000.

Capital stock owned by officers of the company, \$234,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, nothing.

Amount of guaranteed loans, \$94,000.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Bonds.	Debentures.
A	6	1889	1899	1894	\$75,050.00		\$71,400.00
B	6	1890	1900	1895	55,210.00	\$3,000.00	55,350.00
C	6	1890	1900	1895	50,650.00		49,500.00
					\$180,910.00	\$3,000.00	\$176,250.00

Total amount of debentures certified	.	.	.	\$250,000
Less amount on hand	.	.	.	73,750

Total liability for debenture bonds as per statement \$176,250
Trustee for debentures: American Loan & Trust Co., Boston.

SECURITY TRUST COMPANY.—NASHUA.

DAVID A. GREGG, *President.*F. S. SARGENT, *Treasurer.*

Directors—L. C. Pattee, E. O. Blunt, L. F. Thurber, Ira Cross, G. A. Rollins, H. C. Phaneuf, Joseph Flather, C. H. Everest, G. B. Stevens, Elbert Wheeler, F. E. Anderson, George B. Clifford, F. S. Sargent, B. F. Prescott, David A. Gregg, E. H. Wason, D. E. Proctor, G. E. Anderson, Alfred Cooley, F. W. Maynard, Samuel Barrett.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$200,000.00		\$200,000.00
Undivided profits.....	8,755.64		8,755.64
Debentures issued.....	\$216,000.00		
Debentures on hand.....	400.00		
Debentures outstanding.....	215,600.00		215,600.00
Business deposits.....	46,827.19		46,827.19
Certificates of deposit.....	265,943.57		265,943.57
Ledger balances.....	6,591.00		6,591.00
Due banks and bankers.....	15,000.00		15,000.00
Treasurer's checks.....	8,219.36		8,219.36
Debenture bond interest account....	666.60		666.60
	\$767,603.36		\$767,603.36

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans secured by western first mortgages (in hands of trustees)...	\$217,940.00	\$217,940.00	\$217,940.00
Loans secured by western first mortgages.....	281,849.99	281,849.99	281,849.99
Loans on personal security (local)...	46,267.00	46,267.00	46,267.00
Loans on personal security (western).....	103,550.25	103,550.25	103,550.25
Loans on collateral security (western).....	8,000.00	8,000.00	8,000.00
Stocks.....	35,700.00	35,700.00	35,700.00
Furniture and fixtures (deposit vault).....	5,000.00	5,000.00	5,000.00
Coupons advanced.....	24,075.10	24,075.10	24,075.10
Cash on deposit.....	33,528.35	33,528.35	33,528.35
Cash on hand.....	4,623.82	4,623.82	4,623.82
Debenture bond interest account....	4,268.85	4,268.85	4,268.85
Due from banks and bankers.....	2,800.00	2,800.00	2,800.00
	\$767,603.36	\$767,603.36	\$767,603.36

Incorporated Aug. 7, 1889.

Examination Oct. 31, 1894, by Alpheus W. Baker and John Hatch.

Treasurer's bonds, \$25,000. Date of bonds, Jan. 16, 1892; Jan. 1, 1894.

Clerks, John B. Tillotson, E. E. Johnson.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerks, \$1,600.

Indebtedness of directors as principal, \$7,451.89; as surety, \$2,675.

Capital stock paid in in cash, \$200,000.

Capital stock owned by officers of the company, \$144,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$7,451.89.

Rate of dividend to stockholders for the year 1894, nothing.

Loans are made in Grand Forks, Walsh, and Pembina counties, North Dakota, and Polk county, Minn.

Total amount loaned to date, \$2,336,350.

Total amount of loans paid, \$1,349,242.

Total amount of loans unpaid and outstanding, \$987,108.

Total amount of real estate held by the company which has been acquired by foreclosure or otherwise on account of loans made, none.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold without loss to the company, \$63,000.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold at a loss to the company, none.

Do you loan money on final receiver's receipts before issuance of patent? Seldom, only when patent is sure to issue.

What percentage of loans made the past two years is on unpatented lands? Does not exceed five per cent.

How many and what amount of suspended or cancelled entries have you on final proof loans? None.

Does the company inquire each year of the county officers where land mortgaged as security for its loans is situate, whether taxes have been paid? Yes.

Does the company pay delinquent taxes or buy certificates when not promptly paid by debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6 $\frac{1}{2}$	1888	1898	1895	\$50,325.00	\$50,325.00	\$50,000.00
B	7	1888	1894	1891	51,530.00	51,530.00	50,000.00
C	6 $\frac{1}{2}$	1889	1899	1896 }	100,035.00	100,035.00	100,000.00
C	6	1890	1900	1895 }			
D	6	1891	1901	1896	16,050.00	16,050.00	16,000.00
					\$217,940.00	\$217,940.00	\$216,000.00

Total amount of debentures certified \$216,000
Less amount on hand 400

Total liability for debenture bonds as per statement \$215,600
Percentage of loans securing debentures on which interest is in
default for more than one year, none.
Trustees for debentures: American Loan and Trust Company,
Boston.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$386,496.67	\$386,496.67
Guaranty fund.....	24,000.00	24,000.00
Interest.....	1,731.71	1,731.71
	\$412,228.38	\$412,228.38

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$58,025.00	\$58,025.00	\$58,025.00
Loans secured by western city mortgages.....	13,700.00	13,700.00	13,700.00
Loans on personal security.....	12,960.17	12,960.17	12,960.17
Loans on personal security (west- ern).....	184,408.89	184,408.89	184,408.89
Loans on collateral security.....	13,976.89	13,976.89	13,976.89
Loans on collateral security (west- ern).....	45,100.00	45,100.00	45,100.00
Miscellaneous bonds.....	2,350.00	2,350.00	2,350.00
Miscellaneous stocks.....	7,500.00	7,500.00	7,500.00
Certificates of deposit.....	56,000.00	56,000.00	56,000.00
Cash on deposit in national banks....	10,000.00	10,000.00	10,000.00
Cash on hand.....	8,207.43	8,207.43	8,207.43
	\$412,228.38	\$412,228.38	\$412,228.38

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 19, 1893, to October 31, 1894.

Gross earnings	\$28,689.17
Deduct interest paid out	\$1,375.76
Deduct state tax	8,535.34
	<u>9,911.10</u>
Net earnings	\$18,778.07
From surplus	2,312.61
	<u>\$21,090.68</u>
Dividend, May, 1894	\$21,090.68
Surplus and interest, last examination	\$4,044.32
From surplus	2,312.61
	<u>\$1,731.71</u>
Surplus and interest, present examination	\$1,731.71

Amount of deposits, \$386,496.67 ; decrease since last examination, \$57,264.80.

Amount of deposits received since last examination, including dividends credited, \$58,880.45.

Amount of dividends declared since last examination, \$21,090.68.

Amount paid out on account of deposits since last examination, \$116,145.25.

Total amount loaned or invested in New Hampshire, \$101,144.49.

Total amount loaned or invested in New England, \$101,144.49.

Total amount loaned or invested out of New England, \$311,083.89.

Largest amount loaned to any individual, corporation, or company, \$7,500.

Number of single loans of \$1,000 or less to separate parties in the state, 19.

Total number of loans in the state, 24.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT OF THE SECURITY TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Dakota Investment Co., deb., 7s.	\$2,350.00	\$2,350.00	\$2,350.00
STOCKS.			
MISCELLANEOUS.			
North Dakota Milling Co.	\$7,500.00	\$7,500.00	\$7,500.00

WHITEFIELD BANKING AND TRUST COMPANY.— WHITEFIELD.

FRANK P. BROWN, *President*.FRED W. PAGE, *Treasurer*.

Directors—Frank P. Brown, W. G. Brown, B. C. Garland, G. W. Darling, M. H. Bowker, W. H. Bailey, G. W. Libbey, J. L. McGregor, M. F. Libbey, George S. Gove, Jeremy Dexter, C. H. Gordon, C. J. Parcher, E. M. Bray, W. A. Harris.

Investment Committee—Frank P. Brown, B. C. Garland, E. M. Bray, M. H. Bowker.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$30,000.00		\$30,000.00
Interest.....	603.45		603.45
Business deposits.....	30,624.70		30,624.70
	\$61,228.15		\$61,228.15

Assets.

	Market Value. June 27, 1894.	Par Value.	Value on Books.
Loans secured by local real estate...	\$14,350.00	\$14,350.00	\$14,350.00
Loans on personal security.....	26,995.34	26,995.34	26,993.34
Loans on collateral security.....	7,232.59	7,232.59	7,232.59
Overdrafts.....	334.64	334.64	334.64
Real estate purchased.....	450.00	450.00	450.00
Bank fixtures.....	400.00	400.00	400.00
Due from banks.....	624.06	624.06	624.06
Cash on deposit in national banks...	7,937.58	7,937.58	7,937.58
Cash on hand.....	2,903.94	2,903.94	2,903.94
	\$61,228.15	\$61,228.15	\$61,228.15

Incorporated 1891.

Examination Aug. 14, 1894, by James O. Lyford and A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, Nov. 9, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of directors as principal, \$6,626.49; as surety,
\$9,504.58.

Capital stock paid in in cash, \$30,000.

Capital stock owned by officers of company, \$12,100.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$16,131.07.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$68,956.29		\$68,956.29
Interest.....	1,377.98		1,377.98
	\$70,334.27		\$70,334.27

Assets.

	Market Value. June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$1,850.00	\$1,850.00	\$1,850.00
Loans secured by local real estate...	22,978.92	22,978.92	22,978.92
Loans on personal security.....	38,520.64	38,520.64	38,520.64
Loans on personal security (west- ern)	900.00	900.00	900.00
Loans on collateral security.....	2,058.76	2,058.76	2,058.76
Cash on deposit in banking depart- ment	4,025.95	4,025.95	4,025.95
	\$70,334.27	\$70,334.27	\$70,334.27

STATEMENT OF EARNINGS SINCE LAST EXAMINATION

From November 7, 1893, to August 14, 1894.

Gross earnings	\$2,649.37
Deduct interest paid out	\$303.45
	<u>303.45</u>
Net earnings	\$2,345.92
Dividends January and July, 1894	2,020.85
	<u>2,020.85</u>
Increase	\$325.07
Surplus and interest, last examination	\$1,052.91
Increase	325.07
	<u>\$1,377.98</u>
Surplus and interest, present examination	\$1,377.98
Amount of deposits, \$68,956.29; increase since last examination, \$15,401.66.	

Amount of deposits received since last examination, including dividends credited, \$45,063.68.

Amount of dividends declared since last examination, \$2,020.85.

Amount paid out on account of deposits since last examination, \$29,662.02.

Total amount loaned or invested in New Hampshire, \$67,584.27.

Total amount loaned or invested in New England, \$67,584.27.

Total amount loaned or invested out of New England, \$2,750.

Largest amount loaned to any individual, corporation, or company, \$4,460.

Number of single loans of \$1,000 or less to separate parties in the state, 274.

Total number of loans in the state, 283.

WOLFEBOROUGH LOAN AND BANKING COMPANY.— WOLFEBOROUGH.

JOHN W. SANBORN, *President*. CHARLES F. PIPER, *Treasurer*.

Directors—John W. Sanborn, John L. Peavey, Frank Jones,
Charles B. Gafney, James E. French, John H. Beacham,
Aldo M. Rumery, Sewall W. Abbott, Albert O. Robinson.

Investment Committee—John W. Sanborn, Frank Jones, Charles B.
Gafney, James E. French, John H. Beacham.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$50,000.00		\$50,000.00
Interest.....	1,137.08		1,137.08
Business deposits.....	45,477.41		45,477.41
	\$96,614.49		
Premium on bonds and stocks im- paired.....	1,251.00		
	\$95,363.49		\$96,614.49

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans on personal security (local)...	\$38,898.70	\$38,898.70	\$38,898.70
Loans on personal security (west- ern).....	14,900.00	14,900.00	14,900.00
Loans on collateral security (local)..	4,385.74	4,385.74	4,385.74
Bonds.....	4,854.00	4,800.00	4,905.00
Stocks.....	14,800.00	10,000.00	16,000.00
Bank building.....	7,000.00	7,000.00	7,000.00
Cash on deposit.....	5,618.99	5,618.99	5,618.99
Cash on hand.....	4,906.06	4,906.06	4,906.06
	\$95,363.49	\$90,509.49	\$96,614.49

Incorporated 1889.

Examination Oct. 2, 1894, by James O. Lyford and John Hatch.

Treasurer's bond, \$30,000; date of bond, Feb. 1, 1890.

Annual compensation of treasurer, \$1,000.

Indebtedness of directors as principal, \$272.74; as surety, \$5,421.80.

Capital stock paid in in cash, \$50,000.

Capital stock owned by officers of the company, \$21,900.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$2,610.84.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$173,404.99	\$173,404.99
Interest	996.86	996.86
Premium on bonds and stocks.....	1,515.00	
	<u>\$175,916.85</u>	<u>\$174,401.85</u>

Assets.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$21,675.00	\$21,675.00	\$21,675.00
Loans secured by local real estate...	21,455.50	21,455.50	21,455.50
Loans on personal security.....	30,400.10	30,400.10	30,400.10
Loans on collateral security.....	12,115.70	12,115.70	12,115.70
Loans on collateral security (western).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	31,200.00	30,000.00	30,000.00
Railroad bonds.....	3,000.00	3,000.00	3,000.00
Miscellaneous bonds.....	41,000.00	41,000.00	40,760.00
Miscellaneous stocks.....	1,575.00	1,500.00	1,500.00
Real estate by foreclosure.....	8,000.00	8,000.00	8,000.00
Cash on deposit in national banks....	495.55	495.55	495.55
	<u>\$175,916.85</u>	<u>\$174,641.85</u>	<u>\$174,401.85</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From December 12, 1893, to October 2, 1894.

Gross earnings	\$8,015.29
Deduct interest paid out	\$233.06
Deduct premiums charged off	615.00
Deduct losses charged off	1,350.00
Transferred to banking department	1,272.02
	<hr/>
Net earnings	\$4,545.21
From surplus	2,100.07
	<hr/>
Dividends, January and July, 1894	\$6,645.28
Surplus and interest, last examination	\$3,096.93
From surplus	2,100.07
	<hr/>
Surplus and interest, present examination	\$996.86
Amount of deposits, \$173,404.99; decrease since last examination, \$4,917.02.	
Amount of deposits received since last examination, including dividends credited, \$63,395.33.	
Amount of dividends declared since last examination, \$6,645.28.	
Amount paid out on account of deposits since last examination, \$68,312.35.	
Total amount loaned or invested in New Hampshire, \$68,965.85.	
Total amount loaned or invested in New England, \$78,876.85.	
Total amount loaned or invested out of New England, \$95,525.	
Largest amount loaned to any individual, corporation, or company, \$9,250.	
Number of single loans of \$1,000 or less to separate parties in the state, 125.	
Total number of loans in the state, 139.	

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE WOLFEBOROUGH LOAN AND BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Cincinnati, Newport & Covington, 5s	\$3,000.00	\$3,000.00	\$3,000.00
COUNTY.			
Kittitas, Wash., 6s.....	\$3,150.00	\$3,000.00	\$3,000.00
Hillsborough, N. H., 4s.....	3,150.00	3,000.00	3,000.00
	\$6,300.00	\$6,000.00	\$6,000.00
CITY AND TOWN.			
Dayton, Wash., 6s.....	\$4,160.00	\$4,000.00	\$4,000.00
Ogden, Utah, 6s.....	2,180.00	2,000.00	2,000.00
Redlands, Cal., 6s.....	5,200.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	10,300.00	10,000.00	10,000.00
	\$21,840.00	\$21,000.00	\$21,000.00
SCHOOL DISTRICT.			
Duluth, Minn., 5s.....	\$3,060.00	\$3,000.00	\$3,000.00
MISCELLANEOUS.			
Front Street Cable Railway Co., Seattle, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Eastman Freight Car Heater Co., Me., 6s.....	5,000.00	5,000.00	5,000.00
Denver City Cable Railway Co., 6s...	5,000.00	5,000.00	5,000.00
Salt Lake City Gas Co., Utah, 6s.....	3,000.00	3,000.00	3,000.00
Evansville Street Railway, Ind., 6s...	5,000.00	5,000.00	5,000.00
Towanda Water Works, Penn., 5s....	5,000.00	5,000.00	4,900.00
Cottage City Water Co., Mass., 5s....	3,000.00	3,000.00	2,910.00
Duluth Transfer Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Winchester Land Associates, 6s.....	3,000.00	3,000.00	2,950.00
East Hartford Water Co., Conn., 5s..	2,000.00	2,000.00	2,000.00
	\$41,000.00	\$41,000.00	\$40,760.00
STOCKS.			
MISCELLANEOUS.			
Lancaster Trust Co.....	\$1,050.00	\$1,000.00	\$1,000.00
Nashua Trust Co.....	525.00	500.00	500.00
	\$1,575.00	\$1,500.00	\$1,500.00

WOODSVILLE LOAN AND BANKING COMPANY.—
WOODSVILLE.

CHARLES R. GIBSON, *President*. ROBERT A. HORNER, *Treasurer*.
Directors—Charles R. Gibson, Ira Whiteher, Samuel P. Carbee,
 Chas. B. Griswold, D. J. Whiteher, W. G. Gilchrist, Robert A.
 Horner, Amos N. Blandin, E. G. Parker.
Investment Committee—Charles R. Gibson, Robert A. Horner,
 E. G. Parker, Amos N. Blandin.

STATEMENT.

Liabilities.

Capital stock.....	\$30,000.00	\$30,000.00
Surplus.....	2,000.00	2,000.00
Interest.....	262.66	262.66
Business deposits.....	52,753.27	52,753.27
Due banks and bankers.....	224.73	224.73
Premium on bonds and stocks.....	80.00	
	\$85,320.66	\$85,240.66

Assets.

	Market Value June 27, 1894.	Par Value.	Value on Books.
Loans secured by western farm mortgages.....	\$6,500.00	\$6,500.00	\$6,500.00
Loans secured by local real estate...	1,950.00	1,950.00	1,950.00
Loans on personal security.....	27,665.56	27,665.56	27,665.56
Loans on collateral security.....	4,492.41	4,492.41	4,492.41
Bonds.....	16,320.00	16,250.00	16,250.00
Stocks.....	710.00	700.00	700.00
Warrants.....	4,144.17	4,144.17	4,144.17
Overdrafts.....	322.92	322.92	322.92
Cash on deposit in other banks.....	15,551.97	15,551.97	15,551.97
Cash on hand.....	7,663.63	7,663.63	7,663.63
	\$85,320.66	\$85,240.66	\$85,240.66

Incorporated 1891.

Examination Oct. 10, 1894, by Alpheus W. Baker.

Treasurer's bond, \$25,000; date of bond, Oct. 6, 1891.

Clerk, C. C. Whiteher.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, paid by treasurer.

Indebtedness of directors as principal, \$450; as surety, \$33.

Capital stock paid in in cash, \$30,000.

Capital stock owned by officers of the company, \$6,300.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company,
 \$300.

THE EXETER BANKING COMPANY.—EXETER.

GEO. A. WENTWORTH, *President*. CHAS. E. BYINGTON, *Cashier*.

Directors—George A. Wentworth, Edwin G. Eastman, George E. Kent, Joseph C. Hilliard, William H. C. Follansby, Winthrop N. Dow, William P. Chadwick, John E. Gardner, John W. Thompson.

STATEMENT.

Liabilities.

Capital stock.....	\$25,000.00		\$25,000.00
Business deposits.....	65,585.95		65,585.95
Certificates of deposit.....	1,626.90		1,626.90
Interest.....	24.73		24.73
	\$92,237.58		\$92,237.58

Resources.

	Market Value, June 27, 1894.	Par Value.	Value on Books.
Loans on personal security.....	\$39,569.74	\$39,569.74	\$39,569.74
Loans on collateral security.....	3,150.00	3,150.00	3,150.00
County and city bonds.....	5,795.00	5,500.00	5,795.00
Railroad bonds.....	16,201.75	15,100.00	16,201.75
Miscellaneous bonds.....	1,980.00	2,000.00	1,980.00
Bank fixtures.....	77.65	77.65	77.65
Cash on deposit in national banks....	13,448.29	13,448.29	13,448.29
Cash on hand.....	12,015.15	12,015.15	12,015.15
	\$92,237.58	\$90,860.83	\$92,237.58

Incorporated March 7, 1893.

Examination Dec. 8, 1894, by John Hatch.

Cashier's bond, \$25,000 ; date of bond, May 1, 1894.

Annual compensation of cashier, \$1,200.

Indebtedness of directors as principal, nothing ; as surety, \$10,000.

Total amount loaned or invested in New Hampshire, \$54,812.54.

Total amount loaned or invested in New England, \$81,190.83.

Total amount loaned or invested out of New England, \$11,046.75.

Largest amount loaned to any individual, corporation, or company, \$10,000.00.

Number of single loans of \$1,000 or less to separate parties in the state, 24.

Total number of loans in the state, 30.

SCHEDULE OF BONDS OF THE EXETER BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$5,251.75	\$5,100.00	\$5,251.75
Boston & Maine, 4s.....	5,125.00	5,000.00	5,125.00
St. Johnsbury & Lake Champlain, 5s.	5,825.00	5,000.00	5,825.00
	\$16,201.75	\$15,100.00	\$16,201.75
COUNTY.			
Hennepin, Minn., 4½s.....	\$5,300.00	\$5,000.00	\$5,300.00
CITY.			
Toledo, Ohio, 4s.....	\$495.00	\$500.00	\$495.00
MISCELLANEOUS.			
New Haven Street Ry., Conn., 5s.....	\$1,930.00	\$2,000.00	\$1,980.00

BUILDING AND LOAN ASSOCIATIONS.

BERLIN BUILDING AND LOAN ASSOCIATION.— BERLIN FALLS.

JOHN GOEBEL, *President*. CYRUS L. DOE, *Secretary*.
JAMES M. LAVIN, *Treasurer*.

Directors—J. A. Letourneau, W. H. Gerrish, J. A. Burbank,
Owen F. Cole, J. Howard Wight, J. B. Noyes, F. F. Bisbee, A.
N. Gilbert, H. C. Rowell.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$43,000.00	Dues, capital.....	\$33,436.50
Loans on shares.....	1,000.00	Interest.....	4,271.86
Permanent expense account	1,098.67	Premiums	7,496.62
Temporary expense account	69.49	Fines.....	239.83
Cash in hands of treasurer..	1,420.98	Transfer fees.....	7.90
		Interest (bank balance)...	127.43
		Prepaid stock.....	900.00
		Admission fees.....	109.00
	\$46,589.14		\$46,589.14

*Receipts and Disbursements since the last Examination: Novem-
ber 30, 1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$11,454.00	Real estate loans	\$14,500.00
Interest.....	1,965.00	Dues, capital (withdrawn)	2,842.00
Premiums.....	3,062.00	Profits, capital (withdrawn)	163.52
Fines.....	93.41	Temporary expenses.....	69.49
Transfer fees.....	.50	Permanent expenses.....	287.12
Interest (bank balance).....	57.83	Prepaid stock (withdrawn)	200.00
Prepaid stock.....	100.00	Cash on hand.....	1,420.98
Cash on hand last examina- tion.....	2,750.37		
	\$19,483.11		\$19,483.11

Date of organization, Sept. 11, 1890.

Commenced business, Sept. 30, 1890.

Examination Nov. 22, 1894, by James O. Lyford.

Highest premium received for loans sold, \$62.

Lowest premium received for loans sold, \$27.

Largest loan to any one member, \$2,700.

Smallest loan to any member, \$100.

Bond of secretary, \$5,000; salary of secretary, \$150.

Bond of treasurer, \$10,000; salary of treasurer, \$50.

CONCORD BUILDING AND LOAN ASSOCIATION.— CONCORD.

ORRIN F. SWAIN, *President*. FRANK H. LOCKE, *Secretary*.
NATHANIEL E. MARTIN, *Treasurer*.

Directors—Orrin F. Swain, William A. Thompson, Frank H. Locke, Nathaniel E. Martin, Seth R. Dole, James R. Hosking, Frank P. Quimby, Charles G. Blanchard, Joseph H. Jackman, Clifton W. Drake, Hamilton A. Kendall, Henry H. Chase.

ASSETS.		LIABILITIES.	
Loans on real estate	\$266,000.00	Dues, capital	\$206,265.00
Loans on shares	5,800.00	Interest	31,756.88
Permanent expense account	77.30	Premiums	37,466.38
Temporary expense account	52.67	Fines	57.44
Cash in hands of treasurer ..	3,626.23	Membership fees	10.50
	\$275,556.20		\$275,556.20

Receipts and Disbursements since the last Examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$49 106.00	Real estate loans	\$56,800.00
Interest	12,890.50	Share loans	2,700.00
Premiums	7,905.89	Dues, capital (withdrawn) ..	5,148.00
Fines	493.96	Profits, capital (withdrawn) ..	1,156.13
Real estate loans repaid	2,800.00	Temporary expenses	1,229.72
Share loans repaid	400.00	Permanent expenses	26.00
Insurance	20.00	Payment of overdraft, 1893 ..	2,971.77
Membership fees	41.50	Cash on hand	3,626.23
	\$73,657.85		\$73,657.85

Date of organization, Sept. 7, 1887.

Commenced business, Sept. 21, 1887.

Examination Dec. 4, 1894, by John Hatch.

Highest premium received for loans sold, \$28 per share.

Lowest premium received for loans sold, \$8 per share.

Largest loan to any one member, \$3,800.

Smallest loan to any one member, \$300.

Bond of secretary, \$1,000; salary of secretary, \$500.

Bond of treasurer, \$5,000; salary of treasurer, \$100.

DOVER CO-OPERATIVE BANK.—DOVER.

J. FRANK SEAVEY, *President*. HERBERT C. GRIME, *Secretary*.
JAMES F. GOODWIN, *Treasurer*.

Directors—J. Frank Seavey, William D. Sawyer, Hiram F. Snow,
Frank B. Williams, Charles H. Trickey, Marshall B. Hammond,
John H. Brackett, Robert Hamilton, Elijah E. Roberts, John
Hennon, Joshua S. Holland.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$23,300.00	Dues, capital.....	\$25,700.00
Loans on shares.....	1,460.00	Profits (all series)	1,786.92
Permanent expense account	176.50	Interest.....	580.60
Temporary expense account	123.46	Premiums.....	10.10
Cash in hands of treasurer..	2,594.22	Fines.....	15.42
Cash in hands of secretary..	528.49	Forfeited share account..	56.50
		Withdrawal profits.....	33.13
	\$28,182.67		\$28,182.67

Receipts and Disbursements since the last Examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$8,889.00	Real estate loans.....	\$4,000.00
Interest.....	1,228.20	Share loans.....	510.00
Premiums.....	18.95	Dues, capital (withdrawn)	3,119.00
Fines.....	35.52	Profits, capital (withdrawn)	190.76
Real estate loans repaid.....	800.00	Profits, capital (forfeited).	.34
Share loans repaid.....	260.00	Temporary expenses.....	257.46
Withdrawal profits.....	42.37	Forfeited shares.....	159.14
Forfeiture profits.....	.08	Profit and loss.....	12.00
Forfeited shares.....	3.42	Notes payable.....	47.26
Cash on hand last examination.....	141.13	Cash on hand.....	3,122.71
	\$11,418.67		\$11,418.67

Date of organization, June, 1890.

Commenced business, September, 1890.

Examination, Dec. 7, 1894, by John Hatch.

Highest premium received for loans sold, 30 per cent. per share.

Largest loan to any one member, \$3,600.

Smallest loan to any one member, \$50.

Bond of secretary, \$2,000; salary of secretary, \$100.

Bond of treasurer, \$1,000; salary of treasurer, \$25.

THE EXETER CO-OPERATIVE BANK.—EXETER.

WM. BURLINGAME, *President.*WM. H. BELKNAP, *Secretary.*WILLIAM H. BELKNAP, *Treasurer.*

Directors—Albert S. Wetherell, John E. Young, Rufus N. Elwell,
George N. Julian, George M. Perkins, Patrick Connor, Samuel P.
Chase, Charles E. Warren, Arthur F. Cooper.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$18,480.00	Dues, capital.....	\$18,793.00
Loans on shares.....	1,750.00	Interest.....	1,793.12
Permanent expense account	270.17	Premiums.....	220.77
Temporary expense ac-		Fines.....	164.15
count.....	107.00	Transfer fees.....	2.00
Unpaid interest.....	32.00	Withdrawal profits.....	79.47
Unpaid premiums.....	4.81	Forfeiture profits.....	18.64
Unpaid fines.....	10.89	Interest, bank balance.....	63.52
Withdrawal profits.....	160.50		
Deposit in banks.....	277.45		
Cash in hands of treasurer..	41.85		
	\$21,134.67		\$21,134.67

*Receipts and Disbursements since last Examination, November 30, 1893,
to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$8,557.00	Real estate loans.....	\$10,100.00
Interest.....	946.40	Share loans.....	1,800.00
Premiums.....	122.85	Dues, capital (withdrawn)	2,715.00
Fines.....	62.35	Dues, capital (forfeited)...	280.00
Transfer fees.....	.50	Profits, capital (withdrawn)	148.85
Real estate loans repaid.....	4,770.00	Profits, capital (forfeited)...	11.65
Share loans repaid.....	700.00	Temporary expenses.....	7.95
Withdrawal profits.....	43.18	Permanent expenses.....	88.50
Forfeiture profits.....	6.50	Cash on hand.....	318.20
Interest, bank balance.....	16.88		
Cash on hand last examina-			
tion.....	244.49		
	\$15,470.15		\$15,470.15

Date of organization, February, 1892.

Commenced business, March, 1892.

Examination Nov. 28, 1894, by John Hatch.

Highest premium received for loans sold, \$35.

Lowest premium received for loans sold, \$5.

Largest loan to any one member, \$1,600.

Smallest loan to any one member, \$50.

Bond of secretary and treasurer, \$2,000. Salary of secretary and treasurer, \$100.

FRANKLIN BUILDING AND LOAN ASSOCIATION.— FRANKLIN.

E. G. LEACH, *President.*O. A. TOWNE, *Secretary.*R. G. BURLEIGH, *Treasurer.*

Directors—R. G. Burleigh, J. W. Staples, F. H. Chapman, O. A. Towne, M. Duffy, Sumner Marvin, A. W. Page, Alonzo Messer.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$52,486.25	Dues, capital.....	\$46,665.00
Loans on shares.....	3,294.00	Interest.....	7,086.99
Temporary expense account	138.75	Premiums.....	4,691.09
Unpaid interest.....	504.35	Fines.....	149.90
Cash in hands of treasurer..	2,297.81	Membership fees.....	128.18
	\$58,721.16		\$58,721.16

Receipts and Disbursements since the last Examination, November 30, 1893; to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$10,756.00	Real estate loans.....	\$10,341.54
Interest.....	2,658.94	Share loans.....	250.00
Premiums.....	789.10	Dues, capital (withdrawn)	6,285.00
Fines.....	30.96	Profits, capital (withdrawn)	1,374.82
Real estate loans repaid....	4,227.29	Temporary expenses.....	138.75
Share loans repaid.....	900.00	Cash on hand.....	2,297.81
Membership fees.....	12.50		
Cash on hand last examination	1,313.13		
	\$20,687.92		\$20,687.92

Date of organization, December, 1887.

Commenced business, January, 1888.

Examination November 22, 1894, by John Hatch.

Highest premium received for loans sold, \$28.

Lowest premium received for loans sold, \$6.

Largest loan to any one member, \$2,500.

Smallest loan to any one member, \$50.

Bond of secretary, \$500; salary of secretary, \$250.

Bond of treasurer, \$1,000; salary of treasurer, \$50.

HOME BUILDING AND LOAN ASSOCIATION.—
NASHUA.

CHARLES H. BURKE, *President.* BERTIS A. PEASE, *Secretary.*
ELMER E. JOHNSON, *Treasurer.*

Directors—Bradford Allen, Frank E. Anderson, Charles H. Burke, John K. Hall, Elmer E. Johnson, Albert T. Laton, Horace C. Phaneuf, Augustus W. Shea, Lester F. Thurber.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$33,050.00	Dues, capital.....	\$29,224.00
Expense account.....	1,092.92	Interest.....	2,259.86
Estate L. E. Gay.....	6.91	Premiums.....	3,345.88
Cash in hands of treasurer..	4,199.14	Fines.....	99.75
		Interest (bank balance)...	62.52
		Due borrowers.....	3,356.96
	\$38,348.97		\$38,348.97

*Receipts and Disbursements since the last Examination, Nov. 30, 1893,
to Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$13,451.00	Real estate loans.....	\$10,470.76
Interest.....	1,387.00	Dues, capital (withdrawn)	2,529.00
Premiums.....	1,456.00	Profits, capital (withdrawn)	138.64
Fines.....	52.29	Temporary expenses.....	366.79
Loans repaid.....	950.00	Premiums.....	1,456.00
Interest (bank balance).....	43.92	Cash on hand.....	4,199.14
Cash on hand last examination.....	1,820.12		
	\$19,160.33		\$19,160.33

Date of organization, Nov. 3, 1891.

Commenced business, Jan. 7, 1892.

Examination November 30, 1894, by A. W. Baker.

Highest premium received for loans sold, \$20.

Lowest premium received for loans sold, \$17.

Largest loan to any one member, \$4,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000. Salary of secretary, \$250.

Bond of treasurer, \$500. Salary of treasurer, \$50.

LACONIA BUILDING AND LOAN ASSOCIATION.— LACONIA.

EDMUND TETLEY, *President.*

A. C. MOORE, *Secretary.*

C. W. TYLER, *Treasurer.*

Directors—C. W. Tyler, C. W. Vaughan, W. F. Knight, C. F. Richards, F. P. Webster, F. G. Berry, A. C. Moore, C. J. Austin, W. S. Baldwin, S. S. Jewett, A. S. Gordon, A. J. Farrar.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$108,160.00	Dues, capital.....	\$94,833.00
Loans on shares.....	1,700.00	Profits (all series).....	21,721.52
Temporary expense account.....	83.00	Interest.....	1,748.50
Real estate by foreclosure..	4,917.32	Premiums.....	828.50
Suspense account.....	36.20	Fines.....	60.44
Cash in hand of treasurer.	4,632.27	Transfer fees.....	1.40
		Surplus.....	127.47
		Retired shares account....	146.28
		Withdrawal profits.....	35.08
		Membership fees.....	9.50
		Rent account.....	17.10
	\$119,528.79		\$119,528.79

Receipts and Disbursements since last Examination, from November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$23,464.00	Real estate loans.....	\$22,092.80
Interest.....	4,935.50	Share loans.....	1,400.00
Premiums.....	2,468.50	Dues, capital (withdrawn)..	6,183.00
Fines.....	188.67	Dues, capital (forfeited)...	298.00
Transfer fees.....	2.90	Dues, capital (retired)....	5,076.00
Real estate loans repaid....	5,800.00	Profits, capital (withdr'wn)	830.12
Withdrawal profits.....	209.52	Profits, capital (forfeited)..	38.24
Forfeiture profits.....	38.24	Profits, capital (retired)...	1,910.37
Membership fees.....	19.50	Temporary expenses.....	586.70
Sale of real estate.....	2,300.00	Taxes.....	26.40
Rents.....	77.10	Suspense account.....	36.20
Cash on hand, last examination.....	3,802.64	Real estate account.....	196.47
	\$43,306.57	Cash on hand Oct. 31, 1894..	4,632.27
			\$43,306.57

Date of organization, Jan. 17, 1888.

Commenced business, Jan. 31, 1888.

Examination December 13, 1894, by A. W. Baker.

Highest premium received for loans sold, \$28 per share.

Lowest premium received for loans sold, \$8 per share.

Largest loan to any one member, \$3,800.

Smallest loan to any one member, \$300.

Bond of secretary, \$1,000; salary of secretary, \$500.

Bond of treasurer, \$5,000; salary of treasurer, \$100.

LANCASTER BUILDING AND LOAN ASSOCIATION.— LANCASTER.

JOHN L. MOORE, *President.*IVAN W. QUIMBY, *Secretary.*IVAN W. QUIMBY, *Treasurer.*

Directors—George E. Stevens, Rollin B. Brown, Ivan W. Quimby,
Frank D. Hutchins, Fred S. Linscott, Thomas C. Beattie, John
L. Moore.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$6,400.00	Dues, capital.....	\$6,071.00
Permanent expense account.....	106.70	Interest.....	286.75
Temporary expense acc't...	113.30	Premiums.....	860.00
Unpaid interest.....	23.00	Fines.....	56.44
Cash in hands of treasurer..	646.84	Transfer fees.....	.75
		Withdrawal profits.....	14.90
	\$7,289.84		\$7,289.84

*Receipts and disbursements since last examination, November 30,
1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$4,259.00	Real estate loans.....	\$4,400.00
Interest.....	240.25	Dues, capital (withdrawn).....	827.00
Premiums.....	695.00	Profits, capital (withdra'n).....	8.10
Fines.....	54.74	Temporary expenses.....	113.30
Transfer fees.....	.50	Cash on hand.....	646.84
Cash on hand last examina- tion.....	745.75		
	\$5,995.24		\$5,995.24

Date of organization, April, 1893.

Commenced business, April, 1893.

Examination by Alpheus W. Baker.

Highest premium received for loans sold, \$42.50.

Lowest premium received for loans sold, \$15.

Largest loan to any one member, \$2,000.

Smallest loan to any one member, \$600.

Bond of secretary and treasurer, \$5,000; salary of secretary and treasurer, \$75.

MANCHESTER BUILDING AND LOAN ASSOCIATION.— MANCHESTER.

FRANK A. DOCKHAM, *President.* E. J. BURNHAM, *Secretary.*
ROBERT J. PEASLEE, *Treasurer.*

Directors—Perry H. Dow, Edward J. Burnham, Robert J. Peaslee,
Henry H. Everett, Frank A. Lane, Thomas W. Lane, Charles J.
Abbott, Harrison D. Lord, Alonzo Day, Greeley W. Hastings,
John W. Mears, Charles L. Harmon.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$190,200.00	Dues, capital	\$154,462.81
Loans on shares.....	1,400.00	Interest	29,334.47
Permanent expense account.	5,309.42	Premiums.....	20,724.09
Unpaid interest.....	2,355.00	Fines.....	999.49
Unpaid fines.....	126.56	Surplus.....	2,481.56
Cash in hands of treasurer..	9,143.94	Membership fees.....	532.50
	\$208,534.92		\$208,534.92

*Receipts and disbursements since the last examination, November
30, 1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$42,112.00	Real estate loans.....	\$33,400.00
Interest.....	8,934.00	Share loans.....	200.00
Premiums.....	4,538.13	Dues, capital (withdrawn).....	19,463.00
Fines.....	236.66	Dues, capital (retired).....	3,650.00
Real estate loans repaid....	11,000.00	Profits, capital (withdrawn).....	3,335.48
Share loans repaid.....	200.00	Profits, capital (retired)....	1,134.21
Membership fees.....	48.50	Temporary expenses.....	823.01
Cash on hand last examination.....	4,080.35	Cash on hand.....	9,143.94
	\$71,149.64		\$71,149.64

Date of organization, June 1, 1887.

Commenced business, June 1, 1887.

Examination December 18, 1894. by John Hatch.

Highest premium received for loans sold, \$38.

Lowest premium received for loans sold, \$20.75.

Largest loan to any one member, \$30.00.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000; salary of secretary, \$500.

Bond of treasurer, \$10,000; salary of treasurer, \$125.

MILFORD BUILDING AND LOAN ASSOCIATION.—
MILFORD.

F. E. KALEY, *President.*

CARL E. KNIGHT, *Secretary.*

CARL E. KNIGHT, *Treasurer.*

Directors—John McLane, Frank E. Kaley, L. B. Dow, H. H. Barber, R. M. Wallace, Elmer E. Hill, Edward Finerty, M. F. Crosby, C. H. V. Smith, G. A. Worcester, W. J. Prince, Wm. A. Guild, Carl E. Knight.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$26,010.00	Dues, capital.....	\$23,828.00
Temporary expense account	7.00	Profits (all series)	3,578.42
Unpaid interest.....	12.00	Interest.....	241.35
Interest on withdrawals.....	7.72	Premiums.....	134.50
Unpaid dues.....	40.00	Fines.....	3.62
Cash in hands of treasurer..	1,830.17	Surplus.....	12.00
		Dues in advance	109.00
	\$27,906.89		\$27,906.89

Receipts and disbursements since the last examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$6,999.00	Real estate loans	\$7,533.36
Interest.....	1,242.25	Dues, capital (withdrawn)	643.89
Premium	553.50	Temporary expenses.....	1,164.75
Fines	17.60	Cash on hand.....	1,830.17
Real estate loans repaid	1,640.00		
Cash on hand last examination.....	719.82		
	\$11,172.17		\$11,172.17

Date of organization, September, 1890.

Commenced business, Sept. 8, 1890.

Examination November 23, 1894, by John Hatch.

Highest premium received for loans sold, \$17.

Lowest premium received for loans sold, \$5.

Largest amount loaned to any one member, \$2,000.

Smallest amount loaned to any one member, \$150.

Bond of secretary and treasurer, \$5,000.

Salary of secretary and treasurer, \$200.

MUTUAL BUILDING AND LOAN ASSOCIATION.— LAKEPORT,

SAMUEL R. JONES, *President*. LEROY M. GOULD, *Secretary*.
EDWIN D. WARD, *Treasurer*.

Directors—Libbeus E. Hayward, Charles L. Pulsifer, John Aldrich,
Charles F. Brown, George W. Thompson, David M. Boynton,
James D. Sanborn, Charles E. Curtis, William G. Cram.

ASSETS.		LIABILITIES.	
Loans on real estate	\$35,412.25	Dues, capital	\$30,822.00
Loans on shares.....	400.00	Profits (all series).....	5,033.04
Temporary expense acc't...	54.00	Interest.....	873.00
Cash in hands of treasurer..	1,179.89	Premiums.....	100.25
		Fines.....	65.13
		Surplus.....	81.52
		Withdrawal profits.....	67.20
		Membership fees.....	4.00
	\$37,046.14		\$37,046.14

*Receipts and disbursements since last examination, November
30, 1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$7,444.00	Real estate loans.....	\$5,012.25
Interest.....	1,702.46	Dues, capital (withdrawn).....	3,632.00
Premiums.....	167.75	Profits, capital (withd'wn).....	647.77
Fines.....	122.41	Temporary expenses	179.75
Withdrawal profits.....	220.50	Cash on hand.....	1,179.89
Membership fees.....	5.00		
Cash on hand last examina- tion.....	989.54		
	\$10,651.66		\$10,651.66

Date of organization, June 10, 1890.

Commenced business, June 10, 1890.

Examination December 13, 1894, by Alpheus W. Baker.

Highest premium received for loans sold, \$18.

Lowest premium received for loans sold, \$1.

Largest loan to any one member, \$2,700.

Smallest loan to any one member, \$200.

Bond of secretary, \$2,000; salary of secretary, \$200.

Bond of treasurer, \$5,000; salary of treasurer, \$25.

NASHUA BUILDING AND LOAN ASSOCIATION.— NASHUA.

JOHN H. FISHER, *President*. BERTIS A. PEASE, *Secretary*.
F. A. EATON, *Treasurer*.

Directors—J. A. Fisher, George H. Alley, Bertis A. Pease, F. A. Eaton, George W. Badger, Patrick Barry, John H. Field, C. W. Stevens, James H. Tolles.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$197,389.07	Dues, capital.....	\$173,051.00
Loans on shares.....	5,330.00	Interest.....	31,134.82
Expense account.....	5,141.47	Premiums.....	19,475.80
Real estate account.....	877.73	Fines.....	1,069.17
Insurance.....	44.62	Interest, bank balance.....	362.88
Taxes, etc.....	211.78	Due borrowers.....	2,972.00
Cash in hands of treasurer..	19,269.66	Forfeited shares account...	198.50
Cash in hands of secretary..	5.05	Miscellaneous indebtedness	5.21
	\$228,269.38		\$228,269.38

Receipts and disbursements since the last examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$39,580.00	Real estate loans.....	\$27,612.00
Interest.....	10,166.21	Dues, capital (withdrawn)	13,891.00
Premiums.....	3,158.94	Profits, capital (withdrawn)	1,742.21
Fines.....	233.23	Premiums.....	3,158.94
Real estate loans repaid....	12,150.93	Expenses.....	1,092.86
Taxes, rents, insurance, etc.	279.80	Real estate account.....	877.73
Cash on hand last examination.....	2,539.27	Taxes and insurance.....	458.93
	\$68,108.38	Cash on hand.....	19,274.71
			\$68,108.38

Date of organization, April, 1888.

Commenced business, May, 1888.

Highest premium received for loans sold, \$24.50.

Lowest premium received for loans sold, \$14.00.

Largest loan to any one member, \$5,000.

Bond of secretary, \$5,000 ; salary of secretary, \$600.

Bond of treasurer, \$5,000 ; salary of treasurer, \$100.

PEOPLE'S BUILDING AND LOAN ASSOCIATION.—
BERLIN FALLS.

DANIEL J. DALEY, *President.* A. H. EASTMAN, *Secretary.*
A. H. EASTMAN, *Treasurer.*

Directors—A. H. Eastman, Daniel J. Daley, H. I. Goss, H. L. Steinfield, A. N. Gilbert, W. C. Perkins, Cyril Brooks, Moses Hodgdon, J. A. Pike, Thomas Gifford, 2d, A. W. Fuller, A. N. Twitchell, C. E. Moses, John F. Noonan, Simon Stahl.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$62,000.00	Dues, capital	\$45,878.00
Loans on shares.....	600.00	Interest.....	4,207.82
Permanent expense account.	1,428.42	Premiums.....	12,742.26
		Fines	310.95
		Overdraft	889.39
	\$64,028.42		\$64,028.42

Receipts and disbursements since the last examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSTMENTS.	
Dues, capital.....	\$19,712.00	Real estate loans.....	\$21,600.00
Interest	2,576.00	Share loans.....	600.00
Premiums.....	4,662.50	Dues, capital (withdrawn).	7,455.00
Fines.....	143.03	Interest (withdrawn).....	311.54
Overdraft.....	889.39	Permanent expenses.....	535.75
Cash on hand last examination	2,519.37		
	\$30,502.29		\$30,502.29

Date of organization, October 8, 1891.

Commenced business, October 17, 1891.

Examination November 22, 1894, by James O. Lyford.

Highest premium received for loans sold, \$69.

Lowest premium received for loans sold, \$30.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$200.

Bond of secretary and treasurer, \$5,000 ; salary of secretary and treasurer, \$300.

PEOPLE'S BUILDING AND LOAN ASSOCIATION.—
NASHUA.

HENRY H. DAVIS, *President*. MILTON A. TAYLOR, *Secretary*.
JOHN P. GOGGIN, *Treasurer*.

Directors—Henry H. Davis, Geo. A. Rollins, Milton A. Taylor,
John P. Goggin, James H. Dunlap, Albert Shedd, Charles A.
Roby, E. M. Shaw, H. H. Jewell, M. H. O'Grady, Nelson S.
Whitman, L. P. Lucier.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$39,900.00	Dues, capital.....	\$36,379.00
Loans on shares.....	800.00	Interest.....	2,835.23
Permanent expense account.	1,195.00	Premiums.....	3,980.00
Temporary expense account.....	351.86	Fines.....	76.67
Suspense account.....	50.00		
Cash in hands of treasurer..	931.01		
Cash in hands of secretary..	43.03		
	\$43,270.90		\$43,270.90

*Receipts and disbursements since the last examination, November
30, 1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$14,730.00	Real estate loans.....	\$14,862.80
Interest.....	1,592.21	Share loans.....	600.00
Premiums.....	1,621.00	Dues, capital (withdrawn).	2,356.00
Fines.....	39.32	Interest (withdrawals).....	101.23
Interest (bank balance).....	14.24	Temporary expenses.....	83.98
Cash on hand last examination.....	1,364.61	Permanent expenses.....	383.33
	\$19,361.38	Cash on hand.....	974.04
			\$19,361.38

Date of organization, November, 1891.

Commenced business, December, 1891.

Examination November 22, 1894, by James O. Lyford.

Highest premium received for loans sold, \$20.50.

Lowest premium received for loans sold, \$19.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$200.

Bond of secretary, \$3,000; salary of secretary, \$300.

Bond of treasurer, \$5,000; salary of treasurer, \$50.

PORTSMOUTH BUILDING AND LOAN ASSOCIATION.— PORTSMOUTH.

FRANK WILLIAMS, *President*. HARVEY S. BRACKETT, *Secretary*.
JOHN PENDER, *Treasurer*.

Directors—A. B. Trefethen, Samuel W. Emery, Marcus M. Collis,
Harvey S. Brackett, S. S. Fletcher, Gustave Peyser, John Hallam,
John Pender, John W. Emery, W. L. Conlon, John Griffin, L. T.
Burnham.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$40,800.00	Dues, capital.....	\$38,932.00
Loans on shares.....	700.00	Interest.....	4,796.39
Permanent expense account	210.71	Premiums.....	1,899.62
Temporary expense acc't....	972.56	Fines.....	288.36
Unpaid interest.....	487.66	Transfer fees.....	.30
Unpaid premiums.....	30.00	Membership fees.....	146.50
Unpaid rents.....	8.00	Rents.....	8.50
Cash in hands of treasurer..	2,862.74		
	\$46,071.67		\$46,071.67

Receipts and disbursements since last Examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$12,813.00	Real estate loans.....	\$9,900.00
Interest.....	1,945.75	Share loans.....	400.00
Premiums.....	492.25	Dues, capital (withdrawn)	3,850.00
Fines.....	68.35	Profits (withdrawn).....	211.54
Real estate loans repaid....	1,000.00	Temporary expenses.....	263.00
Membership fees.....	11.50	Cash on hand.....	2,862.74
Rents.....	.50		
Cash on hand last examination	1,155.92		
	\$17,487.28		\$17,487.28

Date of organization, January, 1890.

Commenced business June, 1890.

Examination December 8, 1894, by John Hatch.

Highest premium received for loans sold, \$17.50.

Lowest premium received for loans sold, \$0.50.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$200.

Bond of secretary, \$2,000; salary of secretary, \$150.

Bond of treasurer, \$5,000; salary of treasurer, \$50.

ROCHESTER BUILDING AND LOAN ASSOCIATION.— ROCHESTER.

ORIN A. HOYT, *President.*

A. S. PARSHLEY, *Secretary.*

A. S. PARSHLEY, *Treasurer.*

Directors—E. M. Sinclair, L. P. Pickering, R. J. Wallace, J. E. Meader, S. C. Meader, Sidney B. Hayes, F. E. Wallace, J. W. Dame, A. S. Parshley, E. J. Smart, J. H. Whittier, G. E. Varney.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$85,600.00	Dues, capital.....	\$81,064.00
Loans on shares.....	3,670.00	Profits (all series).....	11,238.11
Temporary expense acc't....	3.75	Interest.....	1,828.86
Cash in hands of treasurer..	5,907.04	Premiums.....	788.32
		Fines.....	85.18
		Transfer fees.....	2.00
		Surplus.....	50.92
		Forfeited shares account..	6.90
		Withdrawal profits.....	96.50
		Membership fees.....	20.00
	\$95,180.79		\$95,180.79

Receipts and disbursements since last examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$27,809.00	Real estate loans.....	\$27,600.00
Interest.....	4,371.96	Share loans.....	1,431.00
Premiums.....	2,107.00	Dues, capital (withdrawn)	5,327.00
Fines.....	188.89	Profits, capital (withdrawn)	784.13
Transfer fees.....	5.00	Temporary expenses.....	755.98
Real estate loans repaid....	3,800.00	Forfeited shares.....	14.80
Share loans repaid.....	861.00	Temporary loans repaid...	2,300.00
Withdrawal profits.....	197.61	Interest on temporary	
Membership fees.....	38.50	loans.....	18.00
Temporary loans.....	2,300.00	Cash on hand.....	5,907.04
Cash on hand last examina- tion.....	2,458.99		
	\$44,137.95		\$44,137.95

Date of organization, January, 1891.

Commenced business February, 1891.

Examination December, 1894, by John Hatch.

Highest premium received for loans sold, \$22.50.

Lowest premium received for loans sold, \$2.50.

Largest loan to any one member, \$1,500.

Smallest loan to any one member, \$25.

Bond of secretary, \$3,000; salary of secretary, \$450.

Bond of treasurer, \$5,000; salary of treasurer, \$50.

RUMFORD BUILDING AND LOAN ASSOCIATION.— CONCORD.

WM. E. HOOD, *President*.

ALBERT I. FOSTER, *Secretary*.

Directors—Wm. E. Hood, I. M. Savage, J. P. Collins, Cornelius Clifford, J. E. Robinson, J. E. Rollins, Charles Quinn, W. W. Allen, J. G. McQuilken, C. T. Page, T. W. Illman, A. I. Foster, L. C. Merrill.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$20,127.08	Dues, capital.....	\$18,077.00
Loans on shares.....	900.00	Interest.....	1,935.11
Temporary expense acc't...	672.01	Premiums.....	2,239.65
Cash in hands of treasurer..	868.04	Fines.....	231.37
		Membership fees.	84.00
	\$22,567.13		\$22,567.13

Receipts and disbursements since Last Examination, November 30, 1893, to October 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$5,616.00	Real estate loans.....	\$7,300.03
Interest.....	746.00	Dues, capital (withdrawn)	698.58
Premiums.....	904.75	Profits, capital (withdrawn)	121.12
Fines.....	57.07	Temporary expenses.....	348.85
Real estate loans repaid....	1,647.85	Cash on hand.....	868.04
Forfeiture profits.....	61.45		
Membership fees.....	2.00		
Cash on hand last examination	301.50		
	\$9,336.62		\$9,336.62

Date of organization, September, 1890.

Commenced business October, 1890.

Examination December 12, 1894, by James O. Lyford.

Highest premium received for loans sold, \$25.50.

Lowest premium received for loans sold, \$15.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$1,000; salary of secretary, \$300.

Bond of treasurer, \$3,000; salary of treasurer not fixed.

TABLE No. 6.—Showing in detail the liabilities and assets of the respective building and loan associations October 31, 1894.

LIABILITIES.

No.	NAMES.	Dues.	Premiums.	Interest.	Fines.	Transfers.	Admission fees.	Miscellaneous indebtedness.	Profits.	Total.
1	Berlin.....	\$33,436.50	\$7,496.62	\$4,271.86	\$239.83	\$7.90	\$109.00	\$1,027.43	.....	\$46,589.14
2	Concord.....	206,265.00	37,466.38	31,756.88	57.44	.....	10.50	.....	.....	275,556.20
3	Dover.....	25,700.00	10.10	580.60	15.42	.....	.....	89.63	\$1,786.92	28,182.67
4	Exeter.....	18,793.00	220.77	1,793.12	164.15	2.00	.....	161.63	.....	21,134.67
5	Franklin.....	46,665.00	4,691.09	7,086.99	149.90	.....	128.18	.....	.....	58,721.16
6	Home, Nashua.....	29,224.00	3,345.88	2,259.86	99.75	.....	.....	* 3,419.48	.....	38,348.97
7	Laconia.....	94,833.00	828.50	1,748.50	60.44	1.40	9.50	325.93	21,721.52	119,528.79
8	Lancaster.....	6,071.00	860.00	286.75	56.44	.75	.....	14.90	.....	7,289.84
9	Manchester.....	154,462.81	20,724.09	29,334.47	999.49	.....	532.50	.....	2,481.56	208,534.92
10	Milford.....	23,828.00	134.50	241.35	3.62	.....	.....	121.00	3,578.42	27,906.89
11	Mutual, Lakeport.....	30,822.00	100.25	873.90	65.13	.....	4.00	148.72	5,033.04	37,046.14
12	Nashua.....	173,051.00	19,475.80	31,134.82	1,069.17	.....	.....	† 3,538.59	.....	228,269.38
13	People's, Berlin Falls..	45,878.00	12,742.26	4,207.82	310.95	.....	.....	889.39	.....	64,028.42
14	People's, Nashua.....	36,379.00	3,980.00	2,835.23	76.67	.....	.....	.....	.....	43,270.90
15	Portsmouth.....	38,932.00	1,899.62	4,796.39	288.36	.30	146.50	8.50	.....	46,071.67
16	Rochester.....	81,064.00	788.32	1,828.86	85.18	2.00	20.00	154.32	11,238.11	95,180.79
17	Rumford, Concord.....	18,077.00	2,239.65	1,935.11	231.37	.....	84.00	.....	.....	22,567.13
		\$1,063,481.31	\$117,003.83	\$126,971.61	\$3,973.31	\$14.35	\$1,044.18	\$9,899.52	\$45,839.57	\$1,368,227.68

* \$3,356.96 due borrowers.

† \$2,972.00 due borrowers.

TABLE No. 6.—Continued.
ASSETS.

	NAMES.	Loans on real estate.	Loans on shares.	Permanent expenses.	Temporary expenses.	Cash on deposit and on hand.	Unpaid interest, premiums, etc.	Miscellaneous.	Total.
1	Berlin.....	\$43,000.00	\$1,000.00	\$1,098.67	\$69.49	\$1,420.98	.....	.....	\$46,589.14
2	Concord.....	266,000.00	5,800.00	77.30	52.67	3,626.23	.....	.....	275,556.20
3	Dover.....	23,300.00	1,460.00	176.50	123.46	3,122.71	.....	.....	28,182.67
4	Exeter.....	18,480.00	1,750.00	270.17	107.00	319.30	\$208.20	.....	21,134.67
5	Franklin.....	52,486.25	3,294.00	.....	138.75	2,297.81	504.35	.....	58,731.16
6	Home, Nashua.....	33,050.00	.....	1,092.92	.....	4,199.14	6.91	.....	38,348.97
7	Laconia.....	108,160.00	1,700.00	.....	83.00	4,632.27	.....	* \$4,953.52	119,528.79
8	Lancaster.....	6,400.00	.....	106.70	113.30	646.84	23.00	.....	7,289.84
9	Mancaster.....	190,200.00	1,400.00	5,309.42	.....	9,143.94	2,481.56	.....	208,534.92
10	Milford.....	26,010.00	.....	.....	7.00	1,830.17	19.72	40.00	27,906.89
11	Mutual, Lakeport.....	35,412.25	400.00	.....	54.00	1,179.89	.....	* 1,134.13	37,046.14
12	Nashua.....	197,389.07	5,330.00	5,141.47	.....	19,274.71	.....	.....	228,269.38
13	People's, Berlin Falls.....	62,000.00	600.00	1,428.42	.....	.....	.....	.....	64,028.42
14	People's, Nashua.....	39,900.00	800.00	1,195.00	.....	.....	.....	50.00	43,270.90
15	Portsmouth.....	40,800.00	700.00	210.71	972.56	2,882.74	525.66	.....	46,071.67
16	Rochester.....	85,600.00	3,670.00	.....	3.75	5,907.04	.....	.....	95,180.79
17	Rumford, Concord.....	20,127.08	900.00	.....	672.01	868.04	.....	.....	22,567.13
		\$1,248,314.65	\$28,804.00	\$16,107.28	\$2,748.85	\$62,305.85	\$3,769.40	\$6,177.65	\$1,368,227.68

* Includes real estate acquired.

TABLE No. 7.—Showing receipts and disbursements of the building and loan associations from the date of examination, November 30, 1893, to October 31, 1894.

RECEIPTS.

Number.	NAMES.	Cash on hand last examination.	Dues.	Premiums.	Interest.	Fines.	Repaid loans.	Miscellaneous.	Total.
1	Berlin.....	\$2,750.37	\$11,454.00	\$3,062.00	\$1,965.00	\$93.41	.....	\$158.33	\$19,483.11
2	Concord.....	.....	49,106.00	7,905.89	12,890.50	493.96	\$3,200.00	61.50	73,657.85
3	Dover.....	141.13	8,889.00	18.95	1,228.20	35.52	.....	45.87	11,418.67
4	Exeter.....	244.49	8,557.00	122.85	946.40	62.35	1,060.00	67.06	15,470.15
5	Franklin.....	1,313.13	10,756.00	789.10	2,658.94	30.36	5,427.29	12.50	20,687.92
6	Hume, Nashua.....	1,820.12	13,451.00	1,456.00	1,387.00	52.29	950.00	43.92	19,160.33
7	Lancaster.....	3,802.64	23,464.00	2,468.50	4,935.50	188.67	5,800.00	*2,647.26	43,306.57
8	Manchester.....	745.75	4,259.00	695.00	240.25	54.74	.....	.50	5,995.24
9	Manchester.....	4,080.35	42,112.00	4,538.13	8,934.00	236.66	11,200.00	48.50	71,149.64
10	Milford.....	719.82	6,999.00	553.50	1,242.25	17.60	1,640.00	.....	11,172.17
11	Mutual, Lakeport.....	983.54	7,444.00	167.75	1,702.46	122.41	.....	225.50	10,631.66
12	Nashua.....	2,539.27	39,580.00	3,158.94	10,166.21	233.23	12,150.93	279.80	68,108.38
13	People's, Berlin Falls.....	.....	19,712.00	4,662.50	2,576.00	143.03	.....	889.39	30,502.29
14	People's, Nashua.....	1,364.61	14,730.00	1,621.00	1,592.21	39.32	.....	14.24	19,361.38
15	Portsmouth.....	1,155.92	12,813.00	492.25	1,945.75	68.36	1,000.00	12.00	17,487.28
16	Rochester.....	2,458.99	27,803.00	2,107.00	4,371.96	188.89	4,661.00	†2,541.11	44,137.95
17	Rumford.....	301.50	5,616.00	904.75	746.00	57.07	1,647.85	63.45	9,336.62
		\$26,947.00	\$306,751.00	\$34,724.11	\$59,528.63	\$2,118.47	\$53,907.07	\$7,110.93	\$491,087.21

* Includes real estate sold. † Includes temporary loans.

TABLE No. 7.—Continued.
DISBURSEMENTS.

Number.	NAMES.	Loans on real estate.	Loans on shares.	Dues capital withdrawn.	Expenses.	Forfeited and retired shares ac- count.	Miscella- neous.	Cash on hand and on deposit.	Total.
1	Berlin.....	\$14,500.00	.....	\$2,842.00	\$856.61	.....	\$363.52	\$1,420.98	\$19,483.11
2	Concord.....	56,800.00	\$2,700.00	5,148.00	1,255.72	.....	\$4,127.90	3,626.23	73,657.85
3	Dover.....	4,000.00	510.00	3,119.00	257.46	.....	409.50	3,122.71	11,418.67
4	Exeter.....	10,100.00	1,800.00	2,715.00	96.45	.....	440.50	318.20	15,470.15
5	Franklin.....	10,341.54	250.00	6,285.00	138.75	.....	1,374.82	2,297.81	20,687.92
6	Home, Nashua.....	10,470.76	.....	2,529.00	366.79	.....	1,594.64	4,199.14	19,160.33
7	Laconia.....	22,092.80	1,400.00	6,183.00	586.70	.....	3,037.80	4,632.27	43,306.57
8	Lancaster.....	4,400.00	.....	827.00	113.30	\$5,374.00	8.10	646.84	5,995.24
9	Manchester.....	33,400.00	200.00	19,463.00	823.01	3,650.00	4,469.69	9,143.94	71,149.64
10	Malford.....	7,533.26	.....	1,643.89	164.75	.....	.....	1,830.17	11,172.17
11	Mutual, Lakeport.....	5,012.25	.....	1,632.00	179.75	.....	647.77	1,179.89	10,651.66
12	Nashua.....	27,612.00	.....	13,891.00	1,092.86	4,901.15	1,336.66	19,274.71	68,108.38
13	People's, Berlin Falls.....	21,600.00	600.00	7,455.00	535.75	.....	311.54	.....	30,502.29
14	People's, Nashua.....	14,862.80	600.00	2,356.00	467.31	.....	101.23	974.04	19,361.38
15	Portsmouth.....	9,900.00	400.00	3,850.00	263.00	.....	211.54	2,862.74	17,487.28
16	Rochester.....	27,600.00	1,431.00	5,327.00	755.98	.....	*3,116.93	5,907.04	44,137.95
17	Rumford.....	7,300.03	.....	698.58	348.85	.....	121.12	868.04	9,336.62
		\$287,525.54	\$9,891.00	\$87,964.47	\$7,803.04	\$13,925.15	\$21,673.26	\$62,304.75	\$491,087.21

* Temporary loans repaid.

BUILDING AND LOAN ASSOCIATIONS

DOING BUSINESS UNDER SPECIAL CHARTERS.

CITIZENS' BUILDING AND LOAN ASSOCIATION.— MANCHESTER.

ALPHEUS GAY, *President.*

ALONZO ELLIOTT, *Secretary.*

BANK OF NEW ENGLAND, *Treasurer.*

Directors — Alpheus Gay, E. J. Knowlton, James F. Briggs,
Edward Wagner, Joseph Quirin, George W. Weeks, Oliver B.
Green, William N. Johnson, Oliver E. Branch.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$54,500.00	Dues, capital.....	\$7,549.98
Unpaid interest.....	302.00	Advance fund.....	1,402.24
Unpaid premiums.....	42.20	Interest.....	1,990.45
Cash in hands of treasurer..	13,427.29	Premiums.....	42.20
Cash in hands of secretary..	8,911.52	Surplus.....	278.14
		Guaranty fund.....	65,920.00
	\$77,183.01		\$77,183.01

*Receipts and disbursements since the last examination, November
30, 1893, to October 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$2,921.00	Real estate loans.....	\$6,100.00
Interest.....	3,161.50	Dues, capital (withdrawn)..	1,567.80
Premiums.....	630.60	Advance fund.....	500.00
Fines.....	41.86	Profits, capital (withdrawn)	47.57
Real estate loans repaid....	14,400.00	Dividend on guaranty	
Expense fund.....	43.00	fund.....	1,977.60
Advance fund.....	1,000.00	Expenses.....	163.34
Cash on hand last examina- tion.....	10,497.16	Cash on hand.....	22,338.81
	\$32,695.12		\$32,695.12

Date of organization, October, 1891.

Commenced business October, 1891.

Examination December 5, 1894, by John Hatch.

Rate for loans sold, 20 per cent. per share.

Largest loan to any one member, \$3,600.

Smallest loan to any one member, \$2,00.

Bond of secretary, \$5,000; salary of secretary, none.

Bond of treasurer, \$5,000; salary of treasurer, none.

GRANITE STATE PROVIDENT ASSOCIATION.—MANCHESTER.

G. PERCIVAL STEWART, *President*. H. F. MORSE, *Secretary*.

F. A. PALMER, *Treasurer*.

Directors.—G. Percival Stewart, Hiram D. Upton, H. Frank Morse, Eli V. Brewster, S. M. Bernard, G. Loring Pierce, D. M. Shapleigh, Philip Carpenter, Frank S. Streeter, Frank C. Churchill, F. A. Palmer, W. C. Scarborough.

ASSETS.		LIABILITIES.	
Mortgage loans.....	\$1,392,083.07	Mortgages sold.	\$721,164.67
Mortgages deposited in New York.....	100,000.00	Capital dues.	592,972.92
Mortgages deposited in Vermont.....	2,100.00	Paid-up fund.....	341,903.00
Bonds and stock deposited in Maine.....	47,555.30	Advance fund.....	21,257.00
Real estate by foreclosure...	34,544.49	Due on uncompleted loans.....	3,373.11
Loans on shares.....	13,229.50	Due general agent.....	5,867.47
Other loans.....	21,040.00	Surplus.	128,642.25
Office fixtures.....	5,658.35		
Due from collectors and agents.....	32,354.48		
Due from banks.	2,924.22		
Insurance and taxes.....	2,791.20		
Foreclosure expenses.....	396.70		
Unpaid interest and premiums.....	25,641.30		
Bonds and stocks.....	11,200.00		
Special deposit.....	40,298.78		
Cash in national bank.....	80,735.76		
Cash on hand.....	2,627.27		
	<u>\$1,815,180.42</u>		<u>\$1,815,180.42</u>

Organized December 5, 1887.

Examination December 17, 1894, by board of Bank Commissioners.

Shares are issued semi-monthly.

Number of shares issued since organization, 121,238 $\frac{3}{10}$.

Number of shares withdrawn, 62,227 $\frac{1}{2}$.

Number of shares in force, 59,010 $\frac{13}{16}$.

Largest number of shares held by any one member, 399 $\frac{1}{2}$.

Number of borrowers, 1,041.

Number of shares on which loans are made, 6,960.

Number of loans on real estate, 996; amount, \$1,392,083.07.

Number of loans on shares, 45; amount, \$13,229.50.

Largest amount loaned to any one member, \$25,000.

Smallest amount loaned to any one member, \$150.

Real estate loans in New Hampshire, \$267,550.

Real estate loans in New England, \$664,581.25.

Real estate loans out of New England, \$727,501.82.

Amount of instalment dues allotted to expense, 3 per cent. first year, and 1 per cent. each year thereafter on the par value of shares.

Dividends paid, \$52,079.96.

Maturing value of shares, \$200.

Number of shares of paid up stock, 3,440 $\frac{1}{2}$.

Bond of secretary, \$25,000; date of bond, August 19, 1893.

Bond of treasurer, \$40,000; date of bond, February 16, 1894.

Salary of president, none; salary of secretary, \$3,000.

Salary of treasurer, \$1,000.

RECEIPTS.

Cash on hand last examination.....	\$28,923.09
Dues, instalment.....	308,407.29
Dues, paid-up fund.....	97,072.43
Dues, advance.....	37,653.75
Interest.....	60,706.32
Premiums.....	33,314.79
Fines.....	17,468.46
Mortgages sold.....	251,650.00
Real estate loans paid.....	121,373.73
Loans on shares and collateral loans paid.....	14,181.02
Expense fund.....	147,112.41
Individual and bank accounts.....	271,724.18
Special deposit paid.....	14,824.55
Guaranty fund.....	21,588.96
Suspense.....	1,768.83
Lapses, old contracts.....	3.75
Discount mortgages sold, rebates.....	618.18
New York income and expense.....	2,819.16
Income, Maine deposit.....	1,918.23
Loss and gain.....	32,196.81
Securities for guaranty fund.....	13,150.00
Bills payable.....	5,000.00
Real estate.....	5,575.00
Deposit in Maine.....	21,200.00
Dividends, rebate.....	2,208.01
	<u>\$1,512,458.95</u>

DISBURSEMENTS.

Withdrawals, instalment fund.....	\$80,166.65
Withdrawals, paid-up fund.....	10,053.08
Withdrawals, advance fund.....	28,012.25
Interest on mortgages sold and dividends on shares withdrawn.....	59,416.49
Premiums, rebates.....	21,279.74
Real estate loans made.....	488,702.98
Loans on shares and collateral.....	27,218.90
First mortgages paid....	48,471.00
Expense fund.....	141,849.51
Individual and bank accounts.....	305,999.04
Lapses, rebates, old contracts.....	2,034.26
Fines, rebates.....	4,397.20
Loss and gain.....	25,020.67
Suspense.....	418.20
Special deposits.....	123.33
Guaranty fund.....	42,478.34
Securities, for guaranty fund.....	21,200.00
Discount, mortgages sold.....	7,822.00
Deposit in Maine.....	42,455.30
Bills payable.....	15,000.00
Real estate.....	12,172.09
Deposit in New Jersey...	30,000.00
New York income and expense.....	309.20
Dividends on paid-up stock.....	11,830.46
Office fixtures.....	2,665.23
Cash on hand and on deposit.....	83,363.03
	<u>\$1,512,458.95</u>

SAVINGS BANKS IN CHARGE OF ASSIGNEES.

NEWMARKET SAVINGS BANK.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Newmarket Savings Bank respectfully reports that a second dividend of twenty per cent. was paid by him to the depositors in May last. This dividend, with a former one of twenty-five per cent., makes the total dividend thus far paid forty-five per cent.

The remaining securities of the bank are mostly western mortgages not yet due, debenture bonds of loan and mortgage companies, and real estate, and equities in real property. It is practically impossible to realize the cash on these securities and this property at the present time without undue sacrifice of the interests of the depositors.

JOSHUA G. HALL, *Assignee.*

December 5, 1894.

SANDWICH SAVINGS BANK.

SANDWICH, N. H., Oct. 19, 1894.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Sandwich Savings Bank respectfully reports that he has thus far paid two dividends to the depositors, amounting to seventy per cent. As soon as the remaining resources of the bank, which are mostly western mortgages and railroad securities, can be disposed of, without too great sacrifice, he will pay a final dividend.

The following statement shows the present condition of the affairs of the bank :

Liabilities.

Amount due depositors.....	\$17,873.71
Due on dividend No. 1.....	78.53
Due on dividend No. 2.....	114.47
	<hr/>
	\$18,066.71

Resources.

Western farm and city loans.....	\$4,975.00
Personal loans.....	100.00
Railroad bonds.....	2,940.00
Railroad stock.....	2,105.00
Real estate by foreclosure (western).....	2,190.00
Cash on deposit in Maverick National Bank, Boston.....	887.15
Cash on deposit in First National Bank, Concord.....	1,608.73
Cash on hand.....	56.72
	<hr/>
	\$14,862.60

E. M. HEARD, *Assignee.*

MECHANICS' SAVINGS BANK.—NASHUA.

To the Bank Commissioners of the State of New Hampshire:

The assignee of the Mechanics' Savings Bank, of Nashua, submits the following statement as to the condition of said bank as of date of December 14, 1894:

That by order of the supreme court, on the first day of May the paying of a dividend of fifteen per cent. on the deposits was begun, aggregating \$119,651.46, of which whole sum has now been paid depositors \$116,024.05, leaving balance on said dividends unpaid \$3,627.41.

The assets of the bank are made up as follows:

Nominal Assets.

	Book Value
Loans secured by western farm and city mortgages.....	\$196,621.70
Loans secured by local real estate.....	38,990.00
Loans on personal security (local).....	38,300.00
Loans on personal security (western).....	2,500.00
Loans on collateral security (local).....	43,600.00
Loans on collateral security (western).....	95,539.14
Railroad bonds.....	5,200.00
Miscellaneous bonds.....	101,609.30
Bank stock.....	28,700.00
Miscellaneous and manufacturing stocks.....	118,600.00
Real estate by foreclosure.....	49,221.53
Tax certificates.....	15,458.71
Cash on deposit in national bank.....	23,000.00
Cash on hand.....	4,041.39
	<hr/>
	\$761,381.77

From the foregoing should be deducted for assets of no value the sum of \$75,000, together with a further reduction for loans on real estate in the West of an equal or larger amount. This last class has required, and does now require, a great amount of care and attention and protection as to unpaid taxes and insurance; but to sell and dispose of such at this time would cause a much greater depreciation and consequent sacrifice.

Respectfully submitted,

C. W. HOITT, *Assignee.*

Nashua, N. H., Dec. 14, 1894.

DERRYFIELD SAVINGS BANK AND TRUST COMPANY.

ASSIGNEE'S ACCOUNT TO OCTOBER 19, 1892. REPORT No. 2.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Derryfield Savings Bank & Trust Company submits the following statement of the condition of the affairs of said bank on the date aforesaid :

Since the assignee filed his first report, stating his account to February 27, 1894, he has, under date of July 12, 1894, paid dividend No. 2 of twenty-five per cent, amounting to \$38,269.58. In his first report he stated that he had paid depositors on dividend No. 1 \$38,267.10. After the filing of that report, three claimants proved their claims who had not presented the same to the commissioner. Their claims amounted to \$12.56, and twenty-five per cent. of this amount, or \$3.14, should now be added to the amount paid out by me on dividend No. 1 ; so that the assignee has paid on dividend No. 1, \$38,270.24, and his first report should be corrected to that extent, on account of said claimants' neglect to present their claims as aforesaid.

My disbursements have been as follows :

Paid depositors on said dividend No. 2.	\$38,269.58
Paid sundry accounts, expenses of litigation and, other expenses (not including expenses or services of the assignee)	49.30
	<hr/>
	\$38,318.88

Due depositors on dividend No. 1, not yet called for	\$12.45
Due depositors on dividend No. 2, not yet called for	348.56

The amount of available funds after paying the above dividend is as follows :

Deposited in Manchester National Bank	\$29.33
Deposited in Manchester Savings Bank	61.48
	<hr/>
	\$90.81

Which would leave the present assets of the bank as follows :

Cash on hand	\$90.81
Notes, bonds, and other demands due bank	178,168.64
	<hr/>
Present nominal assets	\$178,259.45

Respectfully submitted,

DAVID A. TAGGART,

Assignee of the Derryfield Savings Bank & Trust Co.

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HON. GEORGE C. GILMORE,
CHAIRMAN BOARD OF TRUSTEES.

REPORT
OF THE
STATE LIBRARIAN

TO THE
NEW HAMPSHIRE LEGISLATURE

FOR THE PERIOD BEGINNING OCTOBER 1, 1892, AND ENDING

OCTOBER 1, 1894,

BEING THE FIRST BIENNIAL REPORT, AND THE TWENTY-FOURTH
REPORT OF THE LIBRARIAN SUBSEQUENT TO THE
ACT APPROVED JULY 3, 1866.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

OFFICERS.

TRUSTEES.

HON. GEORGE C. GILMORE, *Chairman of the Board.*

Term of office ends October 13, 1894.*

HON. ALBERT S. BATCHELLOR.

Term of office ends November 29, 1895.

FRANK S. STREETER, Esqr.

Term of office ends July 12, 1896.

LIBRARIAN.

ARTHUR R. KIMBALL.

Appointed October 1, 1890.

* Re-appointed. New term of office ends October 13, 1897.

REPORT.

OFFICE OF THE STATE LIBRARIAN,
CONCORD, October 1, 1894.

*To the Honorable Senate and House of Representatives,
State of New Hampshire:—*

In accordance with the Public Statutes, the librarian of the state library submits the following report:—

The total number of accessions to the library for the period ending at date is twelve thousand one hundred and forty-five volumes, pamphlets, and papers. For the same period, one thousand three hundred and forty-six volumes were issued.

VOLUMES.

Acquired by exchange and donation	3,392
Acquired by purchase	1,248
	<hr/>
	4,640

PAMPHLETS.

Acquired by exchange and donation	7,221
Acquired by purchase	284
	<hr/>
	7,505

VOLUMES.

Issued by sale	78
Issued otherwise	1,268
	<hr/>
	1,346

In a former report, the incompleteness of the various series of books most frequently in use in the library was brought to the notice of the legislature, and the purchase of the volumes

necessary to perfect these sets was recommended. Since that report no material advance has been made in the way suggested, nor without a special appropriation for the purpose will it be possible greatly to strengthen the library in the way planned. A considerable part of each annual appropriation, to be sure, has been expended, from time to time, in filling up these broken sets; but while, in this way, very important deficiencies of long standing have been remedied, yet as a consequence almost as serious needs have been created anew among current publications. So long as the regular appropriation is left thus encumbered by these diverse needs, accumulated from the far past, no satisfactory progress can be made. On the other hand, the special appropriation of a sufficient amount, made at the present time, would, once for all, free the library from its crippling load and bring about conditions wherein a small annual expenditure might, for the future, satisfactorily maintain the library in continued usefulness. Already considerable money has been used in bringing the library up to its present condition. The books already on its shelves represent a considerable merchantable value, apart from their importance for the uses of a library. This large outlay which has gone before must, inevitably, secure the smaller one now urged. By this alone will the real value of the entire work of the past become apparent. An everyday experience with the affairs of the library leaves the conviction that this comparatively small expenditure for the greater gain in value and usefulness will soon be demanded. There are many reasons why such an appropriation should come at this particular time. New libraries, especially in the western states, are springing up each year in increasing numbers, and, as the needs of all the law and legislative libraries of the country are nearly identical, the expense and difficulty of buying the volumes needed by each of these libraries are increasing yearly. Many of the older libraries, too, are securing from time to time special appropriations for similar purposes, and the standing appropriations which some of the state libraries spend annually for their accessions are so large as to influence the supply. For already the classes of books which are most needed to fill incomplete sets in this library are out of print, and thus the withdrawal of a small amount, even, affects the available supply.

The changed surroundings of the library, the new and commodious building now nearly ready for its accommodation, further mark the present as the opportune time for giving its collection the completeness necessary to assure practical utility. In the coming change from the present quarters to the new, the old order of the library, necessarily, will be broken up, and a complete re-classification will be inevitable. At such a time, large accessions will present no difficulties. In the future, they might cause temporary confusion and require additional labor and expense, by undoing what had once been accomplished. A printed catalogue of the library, too, has been commonly considered as forthcoming with the library in its new location, and certainly is a reasonable demand, necessary to make the library similarly useful to all portions of the state. A catalogue of broken and incomplete sets, however, would involve great waste of money. With such a catalogue, the multiplication of supplements would soon become cumbersome and inefficient for ordinary uses.

Moreover, besides becoming more effective within its present scope, the sphere of the library's usefulness should be enlarged. General works, directly and indirectly bearing upon the needs of legislation, of the administration of public affairs, and other important objects, should be added to the existing collection, and the library thus upbuilt in the spirit of the Statutes, which direct that the trustees "shall procure for the library full sets of the statutes and law reports of the United States, and of the several states; histories, including those of the counties and towns of this state whenever published; maps, charts, works on agriculture, political economy, the arts, and natural sciences; copies of state papers and publications relating to the material, social, and religious conditions of the people, or bearing upon the business and objects of legislation."

The standing annual appropriation is at present three thousand dollars,—a sum somewhat below that usually expended by the public libraries of our smaller cities. If it appear that this moderate appropriation cannot be greatly increased, even temporarily, it should be suspended during the ensuing six years, and a sum equivalent to the amount thus withheld should be given in a single appropriation, the entire amount to accrue within the two fiscal years following. In this way, the efficiency of

the amount expended would be doubled, at the least. But whatever plan finally recommends itself for legislative action, it is certain that means should in some way be given to establish the library, in its new location, upon the broad and comprehensive basis contemplated and directed by the statutes.

FINANCIAL STATEMENT, ACCESSIONS, AND ISSUES.

Following is a detailed statement of the affairs of the library during the period covered by the report, as required by law. For all expenditures and receipts not appearing here, reference is made to the reports of the state treasurer.

Respectfully submitted :

ARTHUR R. KIMBALL,

State Librarian.

FINANCIAL STATEMENT

Covering the Receipts and Expenditures of Money Accruing from Sale of Books.

THE STATE LIBRARIAN in Account with THE STATE LIBRARY.

Dr.

Cr.

1892-94. Oct. 1, 1892, to Oct. 1, 1894.	To cash brought forward from previous acct.. To cash received from sale of Bank Commis- sioners' Report, 1891..... To cash received from sale of * State Papers, vol. 20, reprint of New Hampshire..... To cash received from sale of Registers, 1787, 1788..... To cash received from sale of State Papers, vols. 1-21..... To cash received from sale of State Papers, vols. 14-17..... To cash received from sale of State Papers, vol. 19..... To cash received from sale of State Papers, vol. 15..... To cash received from sale of State Papers, vol. 19..... To cash received from sale of State Papers, vols. 1-21..... To cash received from sale of Reprint of New Hampshire Registers, 1787, 1788..... To cash received from sale of County Reports, 1892, 1893..... To cash received from sale of Reprint of New Hampshire Registers, 1787, 1788..... To cash received from sale of State Papers, vols. 14-17..... To cash refunded by Hill's Express Co.....	\$105.97 1.50 4 00 .53 84.00 16.00 4.00 4.00 4.00 84.00 .53 2.00 .53 16.00 1.35 \$328.41	1892-94	By cash paid West Publishing Co., Oct. 8, 1892.. By cash paid West Publishing Co., Oct. 12, 1893. By cash paid for type-writer supplies and for sundries..... By cash on deposit.....	\$69.75 110.25 15.62 132.79
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* For further details, see list of books issued by sale.

PURCHASES.*

Connolly's New York Surrogates' Courts Reports, vol. 2	1
Abbott's New Cases, vols. 28, 29	2
American Probate Reports, vol. 7	1
Pennsylvania Colonial Cases—Pennypacker.	1
New York Superior Court Reports, vols. 59, 60	2
Quebec Revised Reports, vols. 4-6	3
Pennsylvania County Court Reports, vols, 11, 12	2
Pennsylvania District Court Reports, vol. 1	1
Philadelphia Reports, vols. 19, 20	2
Illinois Appellate Court Reports, vols. 42-44	3
New York Criminal Reports, vol. 8	1
New York Civil Procedure Reports, vol. 22	1
Thompson's Unreported Cases (Tenn.)	1
Court of Claims Reports (U. S.), vol. 27	1
Mew's Annual Digest, 1892	1
United States Supreme Court Reports, vols. 146-149.	4
American and English Corporation Cases, vols. 38-40	3
American and English Railroad Cases, vols. 51-53	3
Ohio Circuit Court Reports, vol. 6	1
Works of John Jay, vol. 4	1
History of the High Court of Chancery and Other Institutions of England—Robinson	1
History of the Law of Real Property—Digby	1
History of Trial by Jury—Forsyth	1
Cases on Evidence—Thayer	1
New York Digest—Abbott, vols. 1-10	10
Supplement to Pennsylvania Digest—Brightly	3
The Struggle for Law—Von Ihering	1
Manuel of Roman Law—Chamier	1
Negotiable Instruments—Daniel	1
The Law of Attachments—Drake	1
The Law of Real Property—Tiedeman	1

* The first column of figures indicates the number of volumes; the second, the number of pamphlets, maps, and sheets.

The Law of Private Corporations—Taylor . . .	1
History of Procedure in England—Bigelow . . .	1
The Law of Real Property—Williams . . .	1
The Principles of Equity—Bispham . . .	1
American Fishes—Goode . . .	1
Institutes of Roman Law—Sohm . . .	1
History of Private Bill Legislation—Clifford, vols. 1, 2	2
History of Modern English Law—Wilson . . .	1
History of English Law—Crabb . . .	1
District of Columbia Reports, vol. 20 . . .	1
The Law of Carriers—Hutchinson . . .	1
Luzerne Legal Register Reports, vol. 6 . . .	1
American State Reports, vols. 25-31 . . .	7
A Half-Century of Conflict—Parkman, vols. 1, 2 . .	2
The Writings of Washington—Ford, vols. 13, 14 .	2
Vermont Register (paper covers) . . .	1
Digest of American State Reports, vols. 1-24 . .	1
Cases on Property—Gray, vols. 4-6 . . .	3
Folding maps of Central and Southern New Hampshire . . .	2
The Universalist Register, 1893 (paper covers) . .	1
Report of the N. H. Geological Survey, 1872, 1873 .	2
Folding map of Northern New Hampshire . . .	1
Insurance Law Journal, 1890-1892 (in numbers) . .	3
The New Hampshire Register, 1893 (3 copies, paper covers) . . .	3
Dedham Records, vol. 3 . . .	1
History of Grants under the Great Council for New England—Haven . . .	1
The Regicides Sheltered in New England—Robbins (paper covers) . . .	1
Thunder Storms in New England in the Summer of 1885—Davis (paper covers) . . .	1
The Pequot Indians—Wheeler . . .	1
The Indians of New England and the Northeastern Provinces . . .	1
The World Almanac, 1893 (paper covers) . . .	1
History of Windham—Supplement . . .	1
Walton's Vermont Register, 1891-1893 (paper covers)	3

History of Swanzey, N. H.—Read	1
The Scotch-Irish in America—3rd and 4th Congresses	2
Land of the Lingering Snow—Bolles	1
Along the New England Roads—Prime	1
Life of Abraham Lincoln—Morse, vols. 1, 2	2
Chambers Encyclopædia, vol. 10	1
The Statistician and Economist, 1893-'94	1
History of Rochester, N. H.—McDuffee, vols. 1, 2 . .	2
Biographies of American Military and Naval Heroes— Wilson, 1822, vols. 1, 2	2
Modern Punctuation—Dickson	1
The Abnakis and Their History—Vetromil	1
History of King Philip's War—Drake	1
Bunker Hill—Drake	1
Supplement to Drake's Bunker Hill, on Gen. Putnam	1
Notes on Duels and Dueling—Sabine	1
Memorial of the Battle of Bunker Hill	1
Stories of Our Soldiers; War Reminiscences by "Carleton," etc	1
American Ancestry, vol. 8	1
Record of the Soldiers, Sailors, and Marines, Buried in the City of Portsmouth (paper covers)	1
A Concise History of the Society called Shakers— Robinson	1
Hand-Book of Literary Curiosities—Walsh	1
The Shrubs of North America—Newhall	1
Poor's Railroad Manual, 1893	1
History of Candia, N. H.—Moore	1
At the North of Bearcamp Waters—Bolles	1
Monthly Catalogue of U. S. Government Publications, 1892, vol. 8, Nos. 1-7	7
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Experiment Station Bulletin (paper covers)	3	5
Bulletin of the Silk Section		1
Bulletin of Pomology (paper covers)	1	2
Papers on Horticulture		1
Report of Irrigation Inquiry		1
Experiment Station Record	59	
Farmers' Bulletins	22	
Reports of the Statistician	92	
Monthly Weather Review, 1892-1894	22	
Bulletins of Statistics	19	
Bulletins of Botany (paper covers)	6	10
Illustrations of North American Grasses (paper covers)	1	
Experiment Station Bulletin (paper covers)	6	11
Bulletin of Vegetable Pathology (paper covers)	3	5
Bulletin of Animal Industry (paper covers)	3	8
Bulletin of Entomology	57	
Report of Fibre Investigation (paper covers)	1	3
North American Fauna (paper covers)	2	4
Bulletin of Forestry (paper covers)	6	3
Timber Physics	3	
Preliminary Report on Forestry	1	
Album of Agricultural Graphics	1	
Weather Bureau Bulletin, Nos. 1-11, excepting 7	10	
Report on the Climate of California and Nevada (paper covers)	1	
Index to Experiment Station Record, vol. 3 (paper covers)	1	
Hawks and Owls of the U. S.—Fisher	1	
Report upon the Texas Cattle Fever	1	
Report of the Chief of the Division of Forestry, 1892 (paper covers)	1	

Department of Agriculture :

Report of the Bureau of Animal Industry, 1891-1892	1
Insect Life	6

Department of War :

Official Records of the War of the Rebellion, vol. 39, parts 2, 3; vol. 40, parts 1-3; vol. 41, parts 1-4; vol. 42, parts 1-3; vol. 43, parts 1, 2; vol. 44; vol. 45, part 1	16
Atlas to Accompany Records of the War of the Rebellion, parts 7-26 (in sheets)	20
Report of the Chief of Engineers, 1892, parts 1-4, and atlas; 1893, parts 1-6	11
Report of the Chief of Ordnance, 1892	1
Professional Papers of the Corps of Engineers	1

Department of Justice :

Report of the Attorney-General, 1892	1
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Department of Labor :

Special Report of the Commissioner of Labor, 2d-6th (paper covers)	5
Annual Report of the Commissioner of Labor, 1891, vols. 1-2	2

From Smithsonian Institution :

Contributions to Knowledge, vol. 28 (paper covers)	1
Miscellaneous Collections, vols. 34, 36	2
Report, 1890-1892	3
Catalogue of Publications, 1846-1882 (paper covers)	1
Catalogue of publications of the United States National Museum	1
Sale-List of publications	1
Proceeding of the United States National Museum, vols. 14, 15	2
Bulletin of the United States National Museum, 1890, No. 40 (paper covers)	1
Bulletin of the United States National Museum, No. 39, parts a-g; Nos. 44-46 (paper covers)	3 7

From Smithsonian Institution :

Proceedings and Addresses at the Celebration of the Centennial of the American Patent System	1
Sons of the American Revolution, District of Columbia ; year-book, 1891 (paper covers)	1
Constitution, By-Laws, and List of Members ; President's Address, 1893 (paper covers)	2

From Interstate Commerce Commission :

Annual Reports, 1892 (paper covers)	2
Interstate Commerce Commissioners' Reports, vol. 5	1

Commission of Fish and Fisheries :

Reports, 1888, 1889-'91	2
Bulletin, 1890, No. 10 ; 1891, No. 11	2

Civil Service Commission :

Ninth Report, 1891-'92	1
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FROM UTAH.

Supreme Court Reports, vols. 2, 3, 7, 8	4
Laws, 1892	1
Legislative Journals, 1892 (paper covers)	1

FROM VERMONT.

Supreme Court Reports, vols. 64, 65	2
Laws, 1892, and Extra Session, 1891	1
Laws, 1892 (pocket edition—paper covers)	1
Compiled School Laws	1
Legislative Journals, 1892	2
Reports of State Officers, 1892	1
Legislative Directory, 1892	1
Report of the Board of Agriculture, 1892	1
Report of the Superintendent of Public Instruction, 1892	1
Report of the Insurance Commissioners, 1892	1
Report of the Board of Health, 1891, 1892	2
Report of the Inspector of Finance, 1892 (paper covers)	1
Report of the Railroad Commissioners, 1892 (paper covers)	1

Report of the Agricultural Experiment Station, 1891 (paper covers)	1
Report of the Dairymen's Association, 1892, 1893 (paper covers)	2
Report of the Fish Commissioners, 1892	1
Report of the Officers of the Soldiers' Home, 1892	1
Message of Carroll S. Page, Governor, 1892	1
Message of the Governor, Levi K. Fuller, 1892	1
Revised Roster of Vermont Volunteers in the War of the Rebellion	1
Registration Reports, 1890, 1891	2
Price-List of Vermont Farms for Sale (paper covers)	1

FROM VIRGINIA.

Supreme Court Reports, vols. 88, 89	2
Laws, 1893-'94	1
Journals of the Senate and House, 1893-'94	1
Annual Reports, 1892, 1893	2
Calendar of State Papers, vols. 10, 11	2

FROM WASHINGTON.

Supreme Court Reports, vols. 5-7	3
Laws, 1893	1
Public Documents, 1892-'93, vols. 1, 2	2
Journals of the Senate and House, 1893	2
Legislative Manual, 1893-'94	1

FROM WEST VIRGINIA.

Supreme Court Reports, vols. 36-38	3
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FROM WISCONSIN.

Supreme Court Reports, vols. 81-85	5
Laws, special session, 1892, and second special ses- sion, 1892, 1893	3
Executive Documents, 1893, vols. 1, 2	2
Journals of the Senate and Assembly (extra session) 1892, and second extra session, 1892, 1893	6
Proceedings of the Historical Society, 1893 (paper covers)	1

FROM WYOMING.

Supreme Court Report, vol. 3	1	
Laws, 1893	1	
Governor's Message to the Second State Legislature		1
Report of the Superintendent of Public Instruction, 1892		1
Report of the Attorney-General, 1892 (paper covers)	1	
Report of the State Auditor, 1892	1	
Report of the State Engineer, 1892 (paper covers)	1	

FROM CANADA.

Supreme Court Reports, vols. 19-21	3	
Statutes of Canada, 1892-1893	2	
Journals of the Senate, 1892, vol. 26	1	
Journals of the House of Commons, 1892, vol. 26 ; and Appendix, No. 2	2	
Journals of the Senate, 1893, vol. 27	1	
Journals of the House of Commons, 1893, vol. 27	1	
Sessional Papers, 1892, vol. 25, Nos. 1-12 ; 1893, vol. 26, Nos. 1-11	23	
Maps to Accompany Geological Report, vol. 4 (parts D and N, in sheets)	2	
Catalogue of Section One of the Museum (paper cov- ers)	1	
Map of Public Works, 1891-'92	1	
Catalogue of a Stratagraphical Collection of Canadian Rocks at Columbian Exposition (paper covers)	1	
Census of Canada, 1890-'91, vols. 1, 2	2	
Contributions to Canadian Paleontology, vol. 1, pt. 4 (paper covers)	1	
Annual Report of the Geological Survey, U. S., vol. 5, pts. 1, 2, and Map (papers covers)	3	
Ontario Reports, vols. 21-23	3	
Statutes of Ontario, 1892, 1893	2	
Statutes of Quebec, 1892-1894	3	
Journal of the Legislative Assembly and Council. 1892-1893	4	
Sessional Papers, Province of Quebec, 1892, vol. 26, pts. 1, 2	2	

FROM NEW SOUTH WALES.

Statutes of New South Wales—Oliver, vols. 1-3	3	
Statutes of New South Wales, 1890, 1891-'92	2	
Historical Records of New South Wales, vol. 1, pts. 1, 2, and Map	3	
The Seven Colonies of Australia, 1893	1	
Forage Plants of Australia (paper covers)	1	
Seven Colonies of Australia, 1891, 1892 (paper covers)	2	
Australian Statistics, 1889-'90		1
Proceedings of the Geographical Society of Australia (paper covers)	1	
Draft Bill—Commonwealth of Australia		1
Free Public Library Reports, 1891, 1892		2
Water Board Reports, 1st-3d, and Atlases (paper covers)	5	
Reports of Department of Mines, 1888-1891 (paper covers)	4	
Reports of Department of Lands, 1888-1891 (paper covers)	4	
Reports of Stock Branch, 1888-1891		3
Reports on Public Instruction, 1888-1891 (paper covers)	3	
Reports of the Postmaster-General, 1888-1890 (paper covers)	3	
Reports of the Railway Commissioners, 1889-1890 (paper covers)	2	
Report on Museums	1	
Report on Wood Pavements (paper covers)	1	
Report on Bordeaux Wines (paper covers)	1	
Report on Technical Education (paper covers)	1	
Report on Sanatory Conference (paper covers)	1	
Report of State Forest Administration (paper covers)	1	
Report on Fisheries, 1888-'90 (paper covers)	3	
Blue-Book, 1889-1892 (paper covers)	4	
Report of Royal Commission on Strikes	1	
Catalogues of Sydney Free Public Library, 1876-1883	4	
Year Book of Australia, 1892, 1893	2	

Report on Chinese Gambling and Immorality . . .	1	
Report on Silos, Ensilage, and Silage . . .		1
Progress Report of State Forest Administration in New South Wales, 1892		1
Wealth and Progress of New South Wales, 1892 . .	1	
Australian Orchids—Fitzgerald, vol. 1, pts. 1-7; vol. 2, pts. 1, 2 (paper covers)		9
Rain, River, and Evaporation Observations, 1891 (paper covers)	1	
Physical Geography and Climate of New South Wales (paper covers)	1	
Estimates for 1893 (paper covers)	1	
Report of Railway Commissioners, 1892 (paper cov- ers)	1	
Report of the State Children's Relief Department, 1893		1
Report of the Postmaster-General, 1891 (paper covers)	1	
Report of the Department of Mines and Agriculture, 1892 (paper covers)	1	
Report of the Department of Lands, 1892 (paper cov- ers)	1	
Report of Labor Bureau		2

FROM SOUTH AUSTRALIA.

Acts, 1893 (paper covers)	1
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Volumes, 2,737. Pamphlets, 692.

SPECIAL RECEIPTS.

From Town Clerks, Town Reports for the years ending March 1, 1893, and February 15, 1894, as follows:

<i>Town.</i>	<i>No.</i>	<i>Town.</i>	<i>No.</i>
Acworth	4	Amherst	4
Alexandria	4	Andover	4
Allenstown	5	Antrim	4
Alstead	4	Ashland	4
Alton	4	Atkinson	4

<i>Town.</i>	<i>No.</i>	<i>Town.</i>	<i>No.</i>
Auburn . . .	4	Deerfield . . .	4
Barnstead . . .	4	Deering . . .	4
Barrington . . .	4	Derry . . .	4
Bartlett . . .	4	Dorchester . . .	4
Bedford . . .	4	Dublin . . .	4
Belmont . . .	4	Dummer . . .	4
Bennington . . .	4	Dunbarton . . .	4
Benton . . .	4	Durham . . .	4
Berlin . . .	3	East Kingston . . .	4
Bethlehem . . .	4	Easton . . .	4
Boscawen . . .	4	Eaton . . .	4
Bow . . .	4	Effingham . . .	4
Bradford . . .	4	Enfield . . .	5
Brentwood . . .	4	Epping . . .	4
Bridgewater . . .	4	Epsom . . .	4
Bristol . . .	4	Errol . . .	5
Brookfield . . .	4	Exeter . . .	4
Brookline . . .	4	Farmington . . .	4
Campton . . .	4	Fitzwilliam . . .	4
Canaan . . .	5	Fracestown . . .	4
Candia . . .	4	Franconia . . .	4
Canterbury . . .	4	Franklin . . .	4
Carroll . . .	4	Fremont . . .	4
Center Harbor . . .	4	Gilford . . .	5
Charlestown . . .	4	Gilmanton . . .	4
Chatham . . .	4	Gilsum . . .	4
Chester . . .	4	Goffstown . . .	4
Chesterfield . . .	4	Gorham . . .	4
Chichester . . .	4	Goshen . . .	4
Claremont . . .	4	Grafton . . .	4
Clarksville . . .	4	Grantham . . .	4
Colebrook . . .	4	Greenfield . . .	4
Conway . . .	4	Greenland . . .	4
Cornish . . .	4	Greenville . . .	4
Croydon . . .	4	Groton . . .	4
Dalton . . .	4	Hampstead . . .	4
Danbury . . .	4	Hampton . . .	4
Danville . . .	4	Hampton Falls . . .	4

<i>Town.</i>	<i>No.</i>	<i>Town.</i>	<i>No.</i>
Hancock . . .	4	Merrimack . . .	4
Hanover . . .	4	Middleton . . .	4
Harrisville . . .	4	Milan . . .	6
Haverhill . . .	4	Milford . . .	4
Hebron . . .	4	Milton . . .	5
Henniker . . .	4	Mont Vernon . . .	4
Hill . . .	4	Moultonborough . . .	4
Hillsborough . . .	4	Nelson . . .	4
Hinsdale . . .	5	New Boston . . .	4
Holderness . . .	4	Newbury . . .	4
Hollis . . .	4	Newcastle . . .	4
Hooksett . . .	4	New Durham . . .	4
Hopkinton . . .	4	New Hampton . . .	4
Hudson . . .	4	Newington . . .	4
Jaffrey . . .	4	New Ipswich . . .	4
Jefferson . . .	4	New London . . .	4
Kensington . . .	4	Newmarket . . .	4
Kingston . . .	4	Newport . . .	4
Lancaster . . .	4	Newton . . .	6
Landaff . . .	4	Northfield . . .	4
Langdon . . .	4	North Hampton . . .	4
Lebanon . . .	5	Northumberland . . .	4
Lee . . .	4	Northwood . . .	4
Lempster . . .	4	Nottingham . . .	4
Lisbon . . .	4	Orange . . .	4
Litchfield . . .	4	Orford . . .	4
Littleton . . .	4	Ossipee . . .	4
Londonderry . . .	4	Pelham . . .	4
Loudon . . .	4	Pembroke . . .	4
Lyman . . .	4	Peterborough . . .	4
Lyme . . .	4	Piermont . . .	4
Lyndeborough . . .	4	Pittsfield . . .	4
Madbury . . .	4	Plainfield . . .	4
Madison . . .	4	Plaistow . . .	4
Marlborough . . .	4	Plymouth . . .	4
Marlow . . .	4	Randolph . . .	4
Mason . . .	4	Raymond . . .	4
Meredith . . .	3	Richmond . . .	4

<i>Town.</i>	<i>No.</i>	<i>Town.</i>	<i>No.</i>
Rindge	5	Tamworth	4
Rollinsford	4	Temple	4
Rumney	4	Thornton	4
Rye	4	Tilton	4
Salem	4	Troy	4
Salisbury	4	Tuftonborough	4
Sanbornton	4	Unity	4
Sandown	4	Wakefield	3
Sandwich	4	Walpole	4
Seabrook	4	Warner	4
Sharon	4	Warren	4
Shelburne	4	Washington	4
South Hampton	4	Weare	4
South Newmarket	4	Webster	4
Springfield	4	Wentworth	4
Stark	4	Westmoreland	4
Stewartstown	4	Whitefield	4
Stoddard	4	Wilmot	4
Strafford	4	Wilton	4
Stratford	4	Winchester	4
Stratham	4	Windham	4
Sullivan	4	Windsor	4
Sunapee	4	Wolfeborough	4
Sutton	4	Woodstock	4
Swanzey	4		

From the Town Clerks of the following towns :

Albany, Town Reports for the year ending Feb. 15, 1894	2
Bath, Town Reports for the year ending Feb. 15, 1894	2
Columbia, Town Reports for the year ending Feb. 15, 1894	2
Freedom, Town Reports for the year ending Feb. 15, 1894	2
Laconia, Town Reports for the year ending March 1, 1893	2
Pittsburg, Town Reports for the year ending March 1, 1893	2

From the Town Clerks of the following towns :

Somersworth, Town Reports for the year ending	
March 1, 1893	2
Waterville, Town Reports for the year ending	
March 1, 1893	2
Berlin, Supplementary Report, 1894	2
Plaistow, Auditors' Report, 1893	2

From the Town Clerk of Jaffrey, N. H. :

Invoice and Taxes of the Town of Jaffrey, N. H.,	
taken April 1, 1893	2

From City Clerks, Reports, as follows :

Dover	5
Keene	5
Manchester	4
Nashua	7
Portsmouth	5
Rochester	4

Manchester, Report of the Chief Engineer of	
Fire Department, 1892 (paper covers) . . .	1

From the County Commissioners :

Rockingham County Reports, 1892 (paper cover)	1
Cooks County Reports, 1893	1
Grafton County Reports, 1893	2

From the following towns, Reports of Water Commissioners, Fire Precincts, etc. :

Farmington Village, 1894	2
Franklin, 1893	2
Goffstown Village, 1892, 1894	4
Lebanon Center Village, 1893, 1894	4
Portsmouth, 1892	1
Woodsville District, 1894	2

From Towns, the following School Reports for the year ending March 1, 1893 :

Albany	2
Amherst	2
Berlin	2
Charlestown	2
Dunbarton	2
Exeter	2

From Towns, the following School Reports for the year ending March 1, 1893 :

Franklin	2
Lebanon	2
Littleton	2
Milton	2
Plymouth	2
Rindge	2
West Lebanon	2
Wolfeborough	2

For the year ending March 1, 1894, as follows :

Amherst	2
Dunbarton	2
Enfield	2
Kingston	2
North Hampton	2
Plymouth	4
Wolfeborough	2

From the Officers of Railroad Corporations, Reports, as follows :

Report of the Fitchburg Railroad Company, June, 1892, 1893	5
Report of the Portland & Rochester Railroad Company, Oct., 1892 ; Oct., 1893	2
Report of the Vermont Valley Railroad Company of 1871, and the Sullivan County Railroad Company, June, 1892	1
Report of the Atlantic & St. Lawrence Railroad Company, Aug., 1893	1
Report of the Maine Central Railroad Company, Dec., 1893	1
Report of the Grand Trunk Railway Company, June and Dec., 1892 ; June and Dec., 1893	4

From R. W. Musgrove :

Official Journal of the N. H. Methodist Conference, 1893 (paper covers)	1
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From Fred Hayes (in exchange) :

Pine Hill School District, Dover, N. H.	1
Belknap Grammar School	1

From Fred Haynes (in exchange):

Andrew Pierce, First Mayor of Dover . . .	1
James Bennett	1
Mrs. Martha Hale—A Memorial Sermon . . .	1

From Francis A. Brooks:

Objections, Legal and Practical, to Our National Currency System—Brooks	1
--	---

From the American Meteorological Society:

Roll of Maps (unbound)	1
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From E. S. Stearns:

Abstract of Infantry Tactics, Boston, 1830 . .	1
A Concise System of Instructions and Regula- tions for the Militia, etc.—Cooper & Macomb .	1
An Elucidation of Regulations for the Formations and Movements of Cavalry—Hewes . . .	1

From Frederick A. Landers:

Catalogue of the Silsby Free Public Library, Ac- worth, N. H.	1
Calalogue of Colby Academy, New London, N. H., 1892-'93	1
Catalogue of Pembroke Academy, 1890-'91 . .	1
Class Day Exercises at Dartmouth College, June, 1892	1
The Colby Annual, 1890-'91	1
The St. Paul's Record for 1892	1
The Popular Religions—Pillsbury	1
Sermon Preached June 7, 1892—Lucius Water- man	1
Memorial of Daniel Barnard—Robinson . . .	1
Masonic Proceedings (paper covers)	2
History of Dunbarton, N. H.—Stark (unbound)	1

From J. M. Toner:

George Washington as an Inventor and Promoter of the Useful Arts—Toner (paper covers) . .	1
--	---

From Clarence W. Bowen, secretary of committee:

The History of the Centennial Celebration of George Washington as First President of the United States	1
--	---

From the Sunset club :	
Echoes of the Sunset Club	1
From George C. Gilmore :	
The National Platforms of All Political Parties, 1789-1892 (paper covers)	1
From Rev. F. D. Ayer, D. D. :	
Minutes of the General Association, 1892	2
From ———— :	
Life of Charles Reemelin, 1814-1892 (paper covers)	1
From Frederick A. Landers :	
Ye People's Interest in the Concord Railroad	1
Sermon—Lucius Waterman	1
Life and Services of U. S. Grant (paper covers)	1
Town and City Reports—Miscellaneous	20
From the Worcester Society of Antiquity :	
Worcester Town Records (No. 34 proceedings— paper covers)	1
From W. B. Rotch :	
Dedication of the Amherst Town Library Building	1
From A. S. Batchellor :	
Dedication of the Benton Fountain, at Lancaster, N. H.	1
From the Leland Stanford Junior University :	
The Tariff Controversy in the United States, 1789-1833 (paper covers)	1
Studies in Electricity, No. 1 (paper covers)	1
From the Executive Committee of the Alumni :	
List of Addresses of the Members of the Asso- ciation of the Alumni of Dartmouth College, 1892 (paper covers)	1
From John R. Ham :	
Dover, N. H., in the U. S. Navy in 1861-1865— Ham	1
From the Librarian of the Minnesota State Historical Society :	
General Laws of Minnesota, 1874 (paper covers)	1
Minnesota Executive Documents, 1879	1

From M. E. Badger :

Portsmouth for the Years ending March, 1833–
1850, excepting 1835, 1842, 1843, 1845, 1846
(paper covers) 13

Report of a Committee Containing Accounts not
Included in the “Receipts and Expenditures,”
March 25, 1835 (paper covers) 1

Receipts and Expenditures of the City of Ports-
mouth, March 1, 1851, and Reports of Officers 2

From George W. Hale :

Police and Prison Cyclopædia, 1892 1

From the Royal Society of Canada :

Proceedings and Transactions, vol. 9 1

From William E. Chandler :

History of the United States Navy-Yard, Ports-
mouth, N. Y.—Preble (paper covers) 1

From the Minister of Foreign Affairs, Belgium :

Bibliothèque du Bureau de Legislation, Cata-
logue, 1892 (paper covers) 1

From the Secretary :

Proceedings of the Grand Lodge, Knights of
Pythias of N. H., 1892 (paper covers) 1

From George P. Cleaves :

Proceedings of the Grand Lodge of Free and
Accepted Masons of N. H., 1891 (paper
covers) 1

From the Secretary :

Reports of the Ohio State Bar Association,
vol. 13 1

From the Franklin Institute :

Report of the Officers of the New Hampshire
State Prison, 1842 1

From J. N. Patterson :

Report of the Second Auditor of the United
States Treasury, 1892 1

From A. S. Batchellor (in exchange) :

Report of the Universalist General Convention,
1892 1

From A. S. Batchellor (in exchange):	
Report of the Second Auditor of the United States Treasury, 1892	1
Report of the Investigating Committee, Concord Railroad, 1857 (paper covers)	1
Proceedings of the Utah Bar Association, 1894 .	1
From Josiah H. Drummond:	
Report of the Maine Central Railroad Co., Dec., 1892	1
From E. W. Hall, Librarian Colby University:	
Maine Baptist Anniversaries, 1892 (paper covers)	1
From J. Q. Bittinger:	
A Plea for the Sabbath and for Man.—Bittinger	1
From W. E. Shaw:	
Celebration of the 100th Anniversary of the Congregational Church at Haverhill, N. H., 1890	1
From the Worcester Society of Antiquity:	
Proceedings, No. 36, 39 (paper covers)	2
From the American Association of Social Science:	
Journal of Social Science, 1892, No. 30 (paper covers)	1
From William C. Todd:	
Catalogues of Officers and Students of Dartmouth College, 1842-'43, 1843-'44, 1845-'46, 1851-'52, 1853-'54, 1854-'55, 1859-'60, 1863-'64 .	8
Catalogues of Members of N. H. Alpha of the Phi Beta Kappa, Dartmouth College, 1815, 1841, 1860	3
From William Hurlin:	
Minutes of N. H. Baptist Anniversaries, 1892 .	1
From C. B. Spofford (in exchange):	
Centenary of the Protestant Episcopal Church, Claremont, N. H., 1871	1
From S. C. Gould:	
Proceedings of the 15th Annual Session of the Grand Lodge of the Knights of Honor of New Hampshire	1
From George E. Belknap:	
An Account of the Polynesian Race—Fornander	2

From Ezra S. Stearns :

Blank Ballots, Election of 1892, of each N. H. Town and Ward, Collated and Bound	1
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From Miss Mary B. Harris :

Catalogue of the Warner Library, 1890 (paper covers)	1
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From George C. Gilmore (in exchange) :

Bills of the N. H. Legislature, 1889; House Bills; Senate Bills; and Joint Resolutions (unbound)	3
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From C. B. Spofford (in exchange) :

Report of the Salisbury Baptist Sunday School Convention, 1887	1
Minutes of the Newport Baptist Association, 1848, 1853, 1860, 1864	4
Minutes of the Wachusett Baptist Association, 1852	1
Catalogue of the New London Institution, 1871	1

From C. S. Twitchell :

Reunion Poems—Twitchell	1
History of the Seventh Maine Light Battery in the War of the Rebellion—Twitchell	1

From J. H. Whittier :

State Aid to Libraries—Whittier	1
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From Frank J. Pillsbury :

The Pittsfield Analecta, vol. 7 (in numbers) except No. 34; vol. 8 (in numbers); vol. 9, Nos. 1-26	2	26
The Dunbarton Snowflake, vol. 6, except No. 46, (in numbers)	1	
The Berlin Independent, vol. 1 (in numbers); vol. 2, except Nos. 16, 21-23, 25, 29, 46, 51, and 52	2	

From Miron J. Hazelton :

Eulogy on Washington—Abbot (paper covers) .	1
Sermon on the Character and Influence of Aboli- tion—Van Dyke (paper covers)	1
Letters from Timothy Pickering to his Constitu- ents (paper covers)	1

From Miron J. Hazelton :

Report of the Trial of Rev. Robert Taylor for Blasphemous Discourse (paper covers) . . .	1
A Discourse Concerning the Church—Hemmen- way (paper covers)	1
A Discourse Against Extortion—French (paper covers)	1

From the Kansas State Historical Society :

Report of the Board of Directors, 1890-'92 (paper covers)	1
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From L. A. Morrison :

History and Proceedings of the Celebration of the 150th Anniversary of the Settlement of Windham, N. H., Held June 9, 1892 . . .	1
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From the Johns Hopkins University :

Annual Report, 1892 (paper covers) . . .	1
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From Hugh McCurdy, Grand Master :

Proceedings of the 25th Triennial Conclave of the Grand Encampment of Knights Templars, 1892	1
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From C. B. Spofford :

Proceedings of the N. H. Pharmaceutical Asso- ciation, 1892 (paper covers)	1
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Library Journal, 1892, 1893				2
To F. S. Streeter :				
Library Journal 1893 (in numbers)				1
Volumes, 1,268.				

APPENDIX.

A LIST OF OFFICIAL PUBLICATIONS,

STATE OF NEW HAMPSHIRE,

ISSUED FROM OCTOBER 1, 1892, TO OCTOBER 1, 1894.

ALSO SPECIAL PUBLICATIONS OF DEPARTMENTS FOR THE
SAME PERIOD.

A LIST OF OFFICIAL PUBLICATIONS.

STATE OF NEW HAMPSHIRE.

ISSUED FROM OCTOBER 1, 1892, TO OCTOBER 1, 1894.

Legislature.—Laws of the State of New Hampshire, passed January session, 1893. Legislature convened January 4, adjourned April 1, 1893. *Concord, N. H.: Edward N. Pearson, Public Printer, 1893.* O, pp. 341.

Legislature.—Journals of the Honorable Senate and House of Representatives of the State of New Hampshire, January session, 1893. Legislature convened January 4, adjourned April 1, 1893. *Concord: Edward N. Pearson, Public Printer, 1893.* O, pp. 1397.

Legislature.—Manual for the use of the General Court of New Hampshire, containing the Rules of the two Branches, together with a List of the Executive, Judiciary, and Legislative Departments of the State Government for 1893. *Concord: Ira C. Evans, Public Printer, 1893.* D, pp. 105.

Secretary of State.—Manual for the General Court, 1893. Prepared and Published under Section 14, Chapter 16 [15] of the Public Statutes, No. 3. *Concord: Ira C. Evans, Public Printer, 1893.* D, pp. 463.

[“ANNUAL REPORTS” 1892, VOL. I.]

Governor.—Message of his Excellency John B. Smith, Governor of New Hampshire, to the two Branches of the Legislature, January session, 1893. Pp. 25. 1893.

**Secretary of State*.—Report (1st annual) of the Secretary of State, containing an abstract of the Annual Returns of Corporations, December 1, 1892. Pp. 15. 1892. L.

Insurance Commissioner.—Report (23d annual) of the Insurance Commissioner of the State of New Hampshire, 1892; with Returns for the year ending December 31, 1891. Pp. cxxii, 383. 1892. Ex.

Bank Commissioners.—Report (47th annual) of the Board of Bank Commissioners of the State of New Hampshire, December 1, 1892. Pp. xv, 495. 1893. Ex.

Railroad Commissioners.—Report (48th annual) of the Railroad Commissioners of the State of New Hampshire, December 21, 1892. Map; pp. v, 270. 1893. Ex.

Officers of the State Prison.—Reports of the Officers of the State Prison, December 1, 1892. Pp. 26. 1892. Ex.

[“ANNUAL REPORTS” 1892, VOL. II.]

State Treasurer.—Report of the State Treasurer of the State of New Hampshire for the year ending May 31, 1892. Pp. 129. 1892. L.

Adjutant General.—Report of the Adjutant General of the State of New Hampshire, October 31, 1892. Pp. 87. 1892. Ex.

Officers of State Asylum.—Reports (50th annual) of the Board of Visitors, Trustees, Superintendent, Treasurer, and Financial Agent of the New Hampshire Asylum for the Insane, November 20, 1892. 6 plates, pp. 112. 1892. Ex.

Commissioner of Lunacy.—Report (3d annual) of the Board of Commissioners of Lunacy for the State of New Hampshire, September 30, 1892. Pp. 47. 1892. Ex.

* L. denotes that the report is made to the Legislature; Ex. to the Governor and Council.

* *Board of Agriculture*.—Report (21st annual) of the Board of Agriculture, November 1, 1892. Pp. vii, 498. 1893. Ex.

† *Vital Statistics*.—Report (12th annual) relating to the Registration and Returns of Births, Marriages, Divorces, and Deaths in New Hampshire, December 31, 1891. Pp. 276. 1893. Ex.

Board of Equalization.—Valuation and Taxation of the State of New Hampshire, November 15, 1892. Pp. 56. 1892.

Fish and Game Commissioners.—Report of the Fish and Game Commissioners of New Hampshire to the Governor and Council, December 1, 1892. Pp. 84. 1892. Ex.

[“ANNUAL REPORTS” 1892, VOL. III.]

Officers of Industrial School.—Annual Reports of the Trustees, Superintendent, and Treasurer of the Industrial School of the State of New Hampshire, October 1, 1892. Pp. 85. 1892. Ex.

Trustees of Normal School.—Annual Report of the Trustees, Treasurer, and Principal of the State Normal School from May 1, 1890, to August 31, 1892. Pp. 48. 1892. L.

‡ *College of Agriculture and the Mechanic Arts*.—Report (20th annual) of the Board of Trustees of the College of Agriculture and the Mechanic Arts, January session, 1893. Pp. 287. 1892. L.

Superintendent of Public Instruction.—Report (46th annual upon public schools) of the Superintendent of Public Instruction. Pp. 293. 1892. Ex.

*This Report includes Agricultural Experiment Station Bulletins Nos. 15-18, pp. 323-373; Report of Board of Cattle Commissioners, January 1, 1893, pp. 374-406; and Report of the Immigration Department, November 1, 1892, pp. 407-438, and 16 plates.

† In Librarian's Report of 1892, p. 122 after “Vital Statistics.—Report,” for “10th annual,” read 11th annual.

‡ Part II, pp. 137-287, comprises the 3d and 4th Annual Reports of the Agricultural Experiment Station.

Board of Health.—Report (11th annual) of the State Board of Health of the State of New Hampshire, October, 31, 1892. Pp. xxi, 312. 1893. Ex.

State Librarian.—Report of the State Librarian for the year ending October 1, 1892, being the Twenty-Third Annual Report subsequent to the act approved July 3, 1866. Pp. 271. 1892. Ex.

The foregoing reports and documents are all similarly published,—*Concord: Ira C. Evans, Public Printer.* Bound together, but retaining their separate pagination, they constitute the

State of New Hampshire Annual Reports, 1892. *Concord: Ira C. Evans, Public Printer, 1892.* Half law sheep. Three volumes, O; volume I, pp.=1,354; volume II, pp.=1,296; volume III, pp.=1,297.

[“ANNUAL REPORTS” 1893, Vol. 1.]

Secretary of State.—Report (2d annual) of the Secretary of State, containing an abstract of the annual returns of corporations, December 1, 1893. Pp. 17. 1893. L.

Insurance Commissioner.—Report (24th annual) of the Insurance Commissioner, 1893; with returns for the year ending December 31, 1892. Pp. cxiii, 378. 1893. Ex.

Railroad Commissioners.—Report (49th annual) of the Railroad Commissioners, December 30, 1893. Pp. v, 301, 1894. Ex.

Labor Commissioners.—Report (1st annual) of the Bureau of Labor, December 31, 1893. Pp. 312. 1893. Ex.

Adjutant-General.—Report of the Adjutant-General, October 31, 1893. Pp. 80. 1893. Ex.

[“ANNUAL REPORTS” 1893, Vol. 2.]

Superintendent of Public Instruction.—Report (47th annual upon public schools) of the Superintendent of Public Instruction, October, 1893. Pp. 267. 1893. Ex.

Bank Commissioners.—Report (48th annual) of the Board of Bank Commissioners, December 31, 1893. Pp. xvi, 433. 1894. Ex.

Commissioners of Lunacy.—Report (4th annual) of the Board of Commissioners of Lunacy, September 30, 1893. Vol. 1. pt. IV. Pp. 51. 1893. Ex.

Forestry Commission.—Report ("1st annual") Forestry Commission, 1893, Vol. 1, pt. 1. Pp. 11, [1.] 1894. Ex.

**Trustees of College of Agriculture.* Report (21st) of the Trustees of the College of Agriculture and Mechanic Arts, November 1, 1893. Pp. 241. 1893. L.

Officers of State Asylum.—Report (51st annual) of the Officers of the State Asylum for the Insane, November, 1893. Vol. 1, pt. IV. Pp. 99. 1893. Ex.

Officers of Industrial School.—Report of the Officers of the Industrial School, January, 1894. Pp. 72. 1893. Ex.

[“ANNUAL REPORTS” 1893, VOL. 3.]

†*Board of Agriculture.*—Report (22d annual) of the Board of Agriculture for the year ending November 1, 1893. Concord: 1893. Pp. 312.

Fish and Game Commissioners.—Report of the Fish and Game Commissioners for the year ending December 1, 1893. Concord. 1893. Pp. 16.

Officers of the State Prison.—Reports of the officers of the state prison, December 1, 1893. Ex. Pp. 25.

Registrar of Vital Statistics.—Report (13th annual) relating to the Registration and Returns of Births, Marriages, Divorces, and Deaths in New Hampshire, for the year 1892. Ex. Pp. 268.

*This Report, pp. 23-81, includes Catalogue; pp. 83-194, Report (5th annual) of the Experiment Station, with bulletins Nos. 16-18.

† Pp. 169-176 contain the report of the State Board of Cattle Commissioners, January 1, 1894.

Board of Health.—Report (12th annual) of the State Board of Health for the fiscal year, 1893. Ex. Pp. xv, 284.

State Treasurer.—Report of the State Treasurer for the year ending May 31, 1893. L. Pp. 98.

Board of Equalization.—Valuation and Taxation of the state of New Hampshire for the year 1893. Pp. 56.

Trustees of Normal School.—Report of the Trustees of the Normal School for the year ending August 31, 1893. L. Pp. 13.

The foregoing reports are all similarly published:—*Concord: Edward N. Pearson, Public Printer.* Bound together but retaining their separate pagination, they constitute the

State of New Hampshire Annual Reports for 1893. *Concord: Edward N. Pearson, Public Printer*, 1893. Three volumes, O; volume I, pp.=1,186; volume II, pp.=1,191; volume III, pp.=1,072.

SPECIAL REPORTS AND DOCUMENTS.

Adjutant-General.—General orders issued from the general headquarters of the New Hampshire National Guard. O, 1892, Nos. 7-8; 1893, Nos. 1-10; 1894, Nos. 1-9, and one extra, No. 6.¹

¹ Sheets or half-sheets, pages not numbered, except the following:

1892: No. 7, Report of the Inspector-General. Pp. 1-8.

No. 8, Report of Capt. E. S. Godfrey, Inspector. Pp. 1-8.

1893: No. 5, Report of the Inspector of Rifle Practice. Pp. 1-34.

No. 9, Report of the Inspector-General. Pp. 1-11.

No. 10, Report of the Inspector-General. Pp. 1-6.

1894: No. 1, Report of the Inspector of Rifle Practice. Pp. 1-45.

Agricultural Experiment Station:

Bulletin No. 16, Effect of Food on Composition of Butter Fat. *Concord: 1892.* O, pp. 20.

Bulletin No. 17, Stock-Feeders' Guide. *Concord: 1892.* O, pp. 13, (1), and chart.

Agricultural Experiment Station :

Bulletin No. 18, Effect of Food on Milk. *Concord : 1893.*
O, pp. 16.

Bulletin No. 19, Spraying Apples and Pears Against Fungi.
Concord : 1894. 8°, pp. 13.

Bulletin No. 20, Effect of Food on Milk. *Concord : 1894.*
O, pp. 8.

Bulletin No. 21, Farmyard Manures and Artificial Fertilizers. *Concord : 1894.* O, pp. 16.

Bulletin No. 22, Prevention of Potato Blight. *Durham : [1894].* O, pp. 8.

Board of Agriculture.—Catalogue of New Hampshire Farms for Summer Homes. *Concord : 1894.* O, pp. 53.

— Gems of the Granite State; third annual souvenir. *Edward N. Pearson, Public Printer.* [1893]. D. wd., 54 plates.

Board of Cattle Commissioners.—Report (1st annual) of the State Board of Cattle Commissioners of New Hampshire from April 15, 1891, to January 1, 1893. *Concord : Ira C. Evans, Public Printer, 1893.* O, pp. 35.

— Report of the State Board of Cattle Commissioners, January 1, 1894. [*Concord : 1894.*]. Q, pp. [3].

Commissioners for the Preservation of Endicott Rock.—Report of the Commission for the Preservation, Protection, and Appropriate Designation of the Endicott Rock at The Weirs, in the town of Laconia, appointed by the governor and council, in accordance with joint resolutions of the legislature, approved September 7, 1883, and August 25, 1885. *Concord, Ira C. Evans, Public Printer. 1893.* O, pp. 22.

**Editor of State Papers.*—Provincial Papers of New Hampshire, including records of president and council, 1679–1682; records of governor and council, October, 1682; acts of the assembly, August, 1699; house journals, August, 1699–October, 1701, May, 1711–April, 1722; documents relating to the New Hampshire-Massachusetts boundary line, with maps and illustrations. Vol. XIX. Albert S. Batchellor, editor. *Manchester, N. H.: John B. Clarke, Public Printer, 1891.* O, pp. 760.

— Early State Papers of New Hampshire, including senate and house journals, and records of president and council, 1787–1790; also biographical sketches and correspondence pertaining to the federal constitution. Vol. XXI. Albert S. Batchellor, editor. *Concord: Ira C. Evans, Public Printer, 1892.* O, pp. vi, 930.

— Early State Papers of New Hampshire, including Senate and House Journals and Records of President and Council, 1790–'93, also Journal of the Senate on the Impeachment of Woodbury Langdon; Records of the N. H. Society of the Cincinnati, and Biographical Sketches. Volume XXII. Albert S. Batchellor, Editor. *Concord: Ira C. Evans, Public Printer. 1893.* O, pp. vi, 923.

— A List of Documents in the Public Record Office, in London, England, relating to the Province of New Hampshire. Vol. XXIII. Albert S. Batchellor, Editor. *Manchester, N. H.: Printed by the John B. Clarke Company, 1893.* O, pp. 557.

— Laws of the Province of New Hampshire, passed by the Assembly at the Session begun at Portsmouth, August seventh, 1699. From the Original Imprint of Bartholomew Green and John Allen, with Notes thereon published in Pamphlet form by George H. Moore, as reprinted in Vol. XIX, Province and State Papers of New Hampshire. [*Concord.*] 1893. O, pp. 23.

*For description of other volumes of the series, see State Library Report, 1892, pp. 89–90.

Forestry Commission.—Second Report of the Forestry Commission of New Hampshire, January session, 1893. *Concord: Ira C. Evans, Public Printer, 1893.* O, pp. 139.

Governor and Council.—The Statue of John P. Hale, Erected in front of the Capitol, and Presented to the State of New Hampshire by William E. Chandler, of Concord. An account of the Unveiling Ceremonies, on August 3, 1892, with a Report of the Addresses Delivered by the Donor [and others]. Published by direction of the Governor and Council. *Concord, N. H.: Republican Press Association, Railroad Square, 1892.* O, pp. 244.

Managers of Soldiers' Home.—Second Report of the Board of Managers of the New Hampshire Soldiers' Home, for the years 1891 and 1892. *Concord: Edward N. Pearson, Public Printer, 1893.* O, pp. 22.

State Treasurer.—Special Report, January 28, 1893. [*Concord: 1893*]. N. t. p. O, pp. 6.

Trustees Asylum for the Insane.—Extracts from Newspapers and Periodicals in Relation to the Condition of the Insane in New Hampshire, previous to the Erection of the N. H. Asylum for the Insane. *Asylum Press, 1890.* O, pp. 507.

— Report of the Select Committee to the House of Representatives upon the Subject of Building an Insane Hospital. Published by Order of the House. *Concord, N. H. 1832.* Reprint, O, pp. 7.

— Lecture Delivered by Dr. William Perry, of Exeter, June session, 1834, in the Representatives' Hall, at Concord, N. H., on Insanity, the Condition of the Insane, and the Necessity of an Asylum. *Concord, N. H. Printed by the Asylum Press, 1890.* O, pp. 15.

— Extract from a Report made by Charles H. Peaslee to the House of Representatives, June session, 1834, for the Committee on so much of the Governor's Message as Related to the Insane. [*Asylum Press.*] N. t. p. Reprint. O, pp. 5.

— Report made to the Legislature of New Hampshire on the Subject of the Insane, June session, 1836. Published by Order of the Legislature. Second Edition. *Concord: Cyrus Barton, Printer, 1836.* Reprint. O, pp. 20.

— An Appeal to the Citizens of New Hampshire, in Behalf of the Suffering Insane. . . . *Portsmouth: C. W. Brewster, Printer, 1838.* Reprint. O, pp. 15.

— Report of the Trustees of the New Hampshire Asylum for the Insane, made to the Legislature at their November session, 1840. *Cyrus Barton, State Printer.* Reprint. O, pp. 19.

— Second Report of the Trustees of the New Hampshire Asylum for the Insane. N. t. p. Reprint. O, pp. 2.

Trustees of College of Agriculture.—By-Laws of the Board of Trustees of the New Hampshire College of Agriculture and Mechanic Arts (also Laws relating to same). [*Concord: 1894.*] N. t. p. O, pp. 62.

Reprinted for the New Hampshire State Library :

New Hampshire Registers.—Osborne's New Hampshire Register, with an Almanack, for the year 1787. Calculated for the Meridian of Portsmouth. *Portsmouth: Printed by George Jerry Osborne, near the State House, Congress Street.* [*Concord, 1893.*] T [D], pp. 42.

— Osborne's New Hampshire Register, with an Almanack for the year 1788. Calculated for the Meridian of Portsmouth. . . . *Portsmouth: Printed and Sold By George Jerry Osborne, near the State House, Congress Street.* [*Concord, 1893.*] T [D], pp. 49.

— Ladd's Pocket Almanack, for the year of our Lord 1794. Calculated for the Meridian of Portsmouth, Lat. 43:5 N., but will serve for any of the New England States. To which is annexed the New Hampshire Register, etc. . . . *Dover: Printed for and Sold by Eliphalet Ladd.* [*Concord: 1894.*] T [D], pp. [84].

REGIMENTAL HISTORIANS.

New Hampshire in the War of the Rebellion —Regimental Historians, Etc.

FIRST REGIMENT.

Historian, Rev. Stephen G. Abbott, A. M., chaplain of the regiment, Keene, N. H.

History published by the author, 1890. Sentinel Printing Co., Keene, N. H., printers.

SECOND REGIMENT.

Historian, Private Martin A. Haynes, Lakeport, N. H.

History, first edition, published 1865. Charles F. Livingstone, printer, Manchester, N. H. Now out of print. A second edition by the same author is in preparation.

THIRD REGIMENT.

Historian, Lieutenant Daniel Eldridge, 36 Bromfield street, room 2, Boston, Mass.

History published 1893, E. B. Stillings & Co., Boston, Mass., printers.

FOURTH REGIMENT.

Historian, John G. Hutchinson, Manchester, N. H.

History in preparation.

Historical sketch, 16 pages, published, 1879. Printed by Frank H. Challis & Co., Manchester, N. H.

FIFTH REGIMENT.

History, Surgeon Wm. Child, M. D., New Hampton, N. H.

History published 1893. R. W. Musgrove, Bristol, N. H., printer.

SIXTH REGIMENT.

Historian, Lieutenant Lyman Jackman, with Amos Hadley assistant, both of Concord, N. H.

History published 1891. Printed by Republican Press Association, Concord, N. H.

SEVENTH REGIMENT.

Historian, Major H. F. W. Little, Manchester, N. H.

History in preparation.

EIGHTH REGIMENT.

Historian, Captain John M. Stanyan, Milford, N. H.

History published 1892. Ira C. Evans, Concord, N. H., printer.

NINTH REGIMENT.

History in preparation under direction of publication committee. Edward O. Lord, A. M., Concord, N. H., compiler.

TENTH REGIMENT.

Historian, Captain James A. Sanborn, Portsmouth, N. H.

History in preparation.

ELEVENTH REGIMENT.

Historian, Lieutenant-Colonel Leander W. Cogswell, Henniker, N. H.

History published 1891. Printed by Republican Press Association, Concord, N. H.

TWELFTH REGIMENT.

Historian, Captain Asa W. Bartlett, Pittsfield, N. H.

History in press.

THIRTEENTH REGIMENT.

Historian, Lieutenant S. Millet Thompson, Providence, R. I.

History published, 1888, by the Regimental Association. Riverside Press, Cambridge, Houghton, Mifflin & Co.

FOURTEENTH REGIMENT.

Historian, Sergeant Francis H. Buffum, Winchester, N. H.

History published, 1882, by the Regimental Committee on publication. Franklin Press, Rand, Avery & Co., Boston.

FIFTEENTH REGIMENT.

Historian, Corporal Charles McGregor, Nashua, N. H.

SIXTEENTH REGIMENT.

Historian, Adjutant Luther D. Townsend, D. D., Watertown, Mass., and Boston University Theological School, Boston, Mass., with assistants O. W. Baldwin, Lebanon, N. H., H. L. Baldwin, Washington, D. C.

SEVENTEENTH REGIMENT.

Historian, Colonel Henry O. Kent, Lancaster, N. H.

EIGHTEENTH REGIMENT.

No historian reported.

FIRST CAVALRY.

Historian, Captain E. W. Smith, Soldiers' Home, Tilton, N. H.

History in preparation.

SHARPSHOOTERS.

Historian for N. H. companies, Private Horace J. Kenney, Littleton, N. H.

History in preparation.

ARTILLERY.

Historian, R. H. Paine, Suncook, N. H.

History in preparation.

FIRST BATTERY.

Historical sketch, 20 pages, published 1878. Printed by T. H. Tuson, Manchester, N. H.

FIRST BATTERY.

Names and records of members, 44 pages, published 1891. Printed by Budget Job Print, Manchester, N. H.

NAVY.—NEW HAMPSHIRE CONTINGENT.

No historian reported.

REGULAR ARMY.—NEW HAMPSHIRE CONTINGENT.

No historian reported.

LIBRARIES IN NEW HAMPSHIRE

OPEN REGULARLY TO THE PUBLIC.

PUBLIC LIBRARIES IN NEW HAMPSHIRE.

The list of Public Libraries now prepared is intended to include all libraries within the state regularly open to the public, or to some portions of the public. It is based upon returns made in accordance with chapter 31, Pamphlet Laws of 1893.

The following system of classification has been attempted :

Class I. Libraries owned by the town ; excepting school libraries.

(a) Libraries controlled by cities or towns.

(b) Libraries independently or jointly controlled.

Class II. Libraries owned and controlled by organized associations or by individuals ; excepting school libraries.

(a) By associations.

(b) By individuals.

Class III. Public school libraries.

Class IV. Libraries of schools and colleges owned and controlled by private corporations or by individuals.

Class V. Libraries owned by the state.

Of several of the libraries included in Class I (b), there is no legal ownership vested in the town organization, but an equitable one vested in the people of the town as *cestuis que trust*. In some instances these libraries derive their principal support from appropriations made by the town ; in others, they receive nothing, at present, from this source.

Usually, appropriations made by towns and cities to libraries included in Class I (a) are expended for the purchase of books only, or for the purchase of books and for the incidental expenses of the library ; the librarians' and assistants' salaries (and often the incidental expenses) being paid from the town treasury, as the salaries of other town officers. Hence, the amount

directly appropriated does not represent the entire expenditure by towns and cities for the support of libraries.

It is to be hoped that all New Hampshire librarians under whose notice these statistics come, will recognize the future usefulness of the work and the necessity of accuracy and completeness in their returns. For the most part, officers of libraries and the clerks of the various towns and cities, have performed their share of the work willingly and with seeming care. Yet this has not been the case invariably, and much work in correspondence has been found necessary, in many cases, before full replies were elicited. Oftentimes the information sought was difficult for the clerks to obtain, not being contained in any records in their offices. In view of these difficulties and the newness of the work, the following tabulation is not set forth as containing a complete list of the libraries of the state. It is trusted, however, that a circulation of the library-statistics of the state, as herein presented, will render possible a more nearly complete and full compilation in the future. The large and unusual increase in the number of libraries since the returns of 1892 is chiefly due to the establishment of new libraries under the Free Public Library Act of 1891. The greater completeness of the present returns, however, may have some connection with the results. Towns having established libraries under the Free Public Library Act are designated by asterisks, in the accompanying tables. It will be seen that the amount of money appropriated by the legislature and expended by the state commission for the benefit of these new libraries is not included in the tabulations under "Annual public appropriation."

SUMMARY.

	No. of libraries.	No. of volumes.	Public appropriation.
Class I.	169	300,087	\$38,659.83
Class II.	47	78,057	1,050.00
Class III.	8	3,344	120.00
Class IV.	13	98,705	
Class V.	9	47,915	3,000.00
	<hr/> 246	<hr/> 528,108	<hr/> \$42,829.83

Class I.	No. of libraries.	No. of volumes.	Amt. of public appropriation.
1894	169	300,087	\$38,659.83
1892	58	205,290	26,852.34
	<hr/>	<hr/>	<hr/>
Increase	111	94,797	\$11,807.49
Class II.			
1894	47	78,057	\$1,050.00
1892	37	43,803	700.00
	<hr/>	<hr/>	<hr/>
Increase	10	34,254	\$350.00
Public libraries.			
1894 ¹	217	413,144	\$42,709.83
1892 ¹	96	281,093	30,552.34
	<hr/>	<hr/>	<hr/>
Increase	121	132,051	\$12,157.49
Unclassed 1892 ; now classified ²	22	41,030	1,375.00
	<hr/>	<hr/>	<hr/>
Net increase	99	91,021	\$10,782.49

¹ Classes I and II, and State Library, Class V.² Class I, 8; Class II, 14.

LIBRARIES IN NEW HAMPSHIRE.

Class 1. Libraries owned by Cities or Towns.—A. Controlled by Cities or Towns.

PLACE.	NAME OF LIBRARY.	Founded.	Free or sub- scrip- tion.	1894. No. of vol.	NAME OF LIBRARIAN.	Annual pub- lic appropri- ation.
*Acworth.	Silsby Free Public Library.	1892	Free.	1,602	Hiram N. Hayward.	\$50.00
*Allenstown.	Public Library.	1893	"	253	Mrs. J. D. Sweatt.	75.00
*Alistead.	Public Library.		"	400	H. O. Webster.	None
*Alton.	Public Library.	1891	"	600	George H. Demeritt.	125.00
*Amherst.	Town Library.	1879	"	2,326	Ellen M. Burnham.	250.00
*Andover.	Public Library.	1892	"	467	Mrs. C. E. Morton.	75.00
*Antrim.	Public Library.	1891	"	295	Emma S. Mords.	150.00
*Ashland.	Town Library.	1870	"	2,114	Mrs. L. A. Dearborn.	225.00
*Atkinson.	Public Library.	1894	"	279	Lydia R. Noyes.	25.00
*Auburn.	Griffin Public Library.	1892	"	1,100	Sebastian S. Griffin.	25.00
*Barnstead.	Public Library.	1892	"	450	Sarah A. Nutter.	50.00
*Bath.	Public Library.	1893	"	115	Willard H. Weeks.	25.00
*Bedford.	Public Library.	1893	"	321	Joseph P. George.	35.00
*Belmont.	Public Library.	1893	"	852	Frank H. Lakeman.	150.00
*Bennington.	Public Library.	1879	"	909	Hattie A. Wilson.	25.00
*Berlin.	Public Library.	1893	"	338	Hattie L. Johnson.	200.00
*Boscawen.	Public Library.	1892	"	235	Frank H. Durgin.	75.00
*Bradford.	Public Library.	1892	"	500	Mrs. Nellie Peaslee.	125.00
*Brentwood.	Town Library.	1893	"	550	M. E. Snyder.	50.00
*Bristol.	Minot-Sleeper Library.	1884	"	3,060	Emma Pratt Berry.	362.52
*Brookfield.	Public Library.	1893	"	500	Mary E. Colman.	15.00
*Brookline.	Public Library.	1877	"	1,400	Mabel S. Tucker.	50.00
*Campton.	Public Library.	1893	"	208	Gardiner Little.	25.00
*Canaan.	Town Library.	1892	"	115	Bela B. Whitney.	25.00

* Established under the Free Public Library Act of 1891.

*Canterbury.	Public Library.	1893	"	158	Elizabeth F. Houser.	25.00
*Carroll.	Twin Mountain Public Library.	1892	"	150	Mrs. George W. Lane.	25.00
*Chesterfield.	Public Library.	1894	"	100	{ Mrs. James Ford,	50.00
Colebrook.	Public Library.	1891	"	1,700	{ Mrs. Rose Safford,	300.00
Concord.	Public Library.	1855	"	19,000	Emma J. Rolfe.	6,500.00
*Croydon.	Public Library.		"		Daniel F. Secomb.	
*Dalton.	Public Library.	1892	"	660	John R. Meader.	35.00
Danbury.	George Gambol Library.	1890	"	256	Moses Currier.	
*Danville.	Public Library.	1892	"	295	W. J. Mace.	100.00
Deerfield.	Philbrick-James Library.	1880	"	2,200	Mrs. M. A. Prescott.	50.00
Derry.	Taylor Library.	1876	"	2,724	A. A. Reynolds.	None
Dover.	Public Library.	1883	"	18,406	Caroline H. Garland.	3,500.00
Dublin.	Public Library.	1884	"	2,701	Mrs. M. E. Leffingwell.	100.00
*Dunbarton.	Public Library.	1893	"	695	Hannah K. Caldwell.	25.00
*East Kingston.	Public Library.	1894	"	145	Mrs. Annie F. Crowell.	15.00
*Easton.	Public Library.	1892	"	147	Lucinda M. Young.	15.00
*Eaton.	Public Library.	1893	"	198	N. G. Palmer.	25.00
*Effingham.	Public Library.	1893	"	183	Albert N. Gould.	25.00
*Enfield.	Public Library.	1892	"	220	Jennie M. Huse.	100.00
*Epping.	Public Library.	1893	"	282	George G. Prescott.	125.00
*Epsom.	Public Library.	1893	"	301	Elsie N. Warren.	50.00
*Errol.	Public Library.	1893	"	189	Mrs. A. L. Davis.	15.00
Exeter.	Public Library.	1854	"	8,500	Frances E. Moulton.	1,250.00
Fitzwilliam.	Town Library.	1871	"	4,146	Harriet T. Carter.	50.00
Francestown.	Town Library.	1873	"	2,100	George K. Wood.	125.00
*Franconia.	Public Library.	1893	"	737	Daisy E. Woodward.	200.00
*Freedom.	Public Library.	1893	"	456	Ralph G. Foster.	25.00
*Fremont.	Public Library.	1894	"	750	Minnie D. Gove.	325.00
*Giltford.	Public Library.	1893	"		Carrie H. Hill.	25.00
*Gilsun.	Public Library.	1891	"	925	I. A. Loveland.	75.00
Goffstown.	Rogers Free Library.	1888	"	1,656	Isadore Johnson.	150.00
Goshen.	Olive G. Pettin Library.	1890	"	521	Viola E. Chamberlain.	25.00
*Grafton.	Public Library.	1892	"	300	Sarah Cross.	25.00
*Grantham.	Public Library.	1893	"	490	James M. Howe.	15.00

LIBRARIES IN NEW HAMPSHIRE.—Continued.

Class I. Libraries Owned by Cities or Towns.—A. Controlled by Cities or Towns.

PLACE.	NAME OF LIBRARY.	Founded.	Free or sub- scrip- tion.	1894. No. vols.	NAME OF LIBRARIAN.	Annual pub- lic appropri- ation.
*Groton.	Public Library.	1892	Free.	279	Arthur C. Pollard.	\$15.00
Hampstead.	Nelson-Ordway Library.	1888	"	1,175	W. F. Williams.	150.00
*Hampton.	Public Library.	1865	"	1,886	S. Albert Shaw.	100.00
*Hampton Falls.	Town Library.	1892	"	349	Emmons B. Towle.	50.00
Hancock.	Town Library.	1860	"	2,724	William Titus.	None.
Harrisville.	Public Library.	1878	"	1,434	Laura M. Tuttle.	None.
Henniker.	Public Library.	1889	"	1,574	Carrie E. Cogswell.	200.00
*Hill.	Public Library.	1893	"	398	Mary L. Wheel.	100.00
Hillsborough.	Fuller Public Library.	1877	"	3,375	Mary C. Bixby.	180.00
Hinsdale.	Town Library.	1864	"	3,300	Mrs. Martha L. Stearns.	450.00
*Holderness.	Town Library.	1893	"	604	Sadie J. Perkins.	15.00
*Hooksett.	Public Library.	1893	"	177	Jennie B. Abbott.	125.00
*Hopkinton.	Public Library.	1892	"	4,000	(Sarah U. Kimball; Mrs. Annie E. Hardon, P. O. Contocook.	300.00
*Hudson.	Greeley Public Library.	1893	"	1,900	Mrs. Emma B. Merrill.	100.00
Jackson.	Public Library.	1879	"	2,949	Josie G. Trickey.	None.
Jaffrey.	Public Library.	1883	"	1,675	Mrs. S. U. Slason.	200.00
*Jefferson.	Free Public Library.	1894	"	550	Mrs. George A. Glidden.	25.00
Keene.	Public Library.	1875	"	8,892	Mrs. Lizzie M. Converse.	500.00
*Kensington.	Town Library.	1893	"	100	A. M. Hilliard.	50.00
*Kingston.	Town Library.	1891	"	416	Mrs. Nellie Ingalls.	700.00
Laconia.	Public Library.	1878	"	6,488	Julia S. Bustel.	

			Free.			
*Laconia.	Lakeport Public Library.	1893	"	1,558	Olin S. Davis.	500.00
*Lancaster.	Public Library.	1869	"	5,400	Mrs. S. J. Williams.	400.00
*Landaff.	Public Library.	1892	"	150	Mrs. Mary M. Gordon.	15.00
*Langdon.	Public Library.	1889	"	514	Mrs. M. L. Carpenter.	50.00
*Lee.	Public Library.	1892	"	348	Elizabeth Stearns.	25.00
*Lempster.	Public Library.	1893	"	375	Carl A. Parker.	40.00
*Litchfield.	Public Library.	1892	"	569	Mrs. Jennie F. Center.	25.00
*Littleton.	Public Library.	1889	"	4,957		500.00
*Londonderry.	Leach Library.	1878	"	2,400	Sedley A. Lowd.	None.
*Lyman.	Public Library.	1894	"	102	Mrs. Gerry Locke.	25.00
*Lyndeborough.	Public Library.	1894	"	161	Lizzie G. Tarbell.	50.00
*Madison.	Free Library.	1893	"	110	Augustus Lary.	25.00
*Manchester.	City Library.	1894	"	37,300	Kate E. Sanborn.	3,800.00
*Marlborough.	Frost Free Library.	1866	"	4,700	Mrs. E. C. Holt.	300.00
*Marlow.	Town Library.	1877	"	876	Addie G. Tinker.	50.00
*Mason.	Free Library.	1892	"	256	Lena M. Clafin.	30.00
*Meredith.	Public Library.	1882	"	2,155	Nettie Blount.	200.00
*Merrimack.	Public Library.	1893	"	547	Emma A. Cross.	200.00
*Middletown.	Public Library.	1892	"	290	George D. Drawbridge.	15.00
*Milford.	Free Library.	1868	"	5,435	R. F. Doane.	1,000.00
*Milton.	Public Library.	1893	"	163	Harry E. Wentworth.	75.00
*Milton.	Nute Library.	1889	"	1,200	Frank Haley.	None.
*Mont Vernon.	Public Library.	1893	"	259	John B. Welch.	50.00
*Nashua.	City Library.	1867	"	12,678	H. Crombie.	3,000.00
*Nelson.	Public Library.	1892	"	766	None.	15.00
*Newbury.	Public Library.	1892	"	224	George E. Brockway.	50.00
*New Durham.	Public Library.	1894	"	109	Mary H. Ricker.	15.00
*Newington.	Langdon Library.	1893	"	1,994	Faith E. Staples.	15.00
*Newmarket.	Public Library.	1875	"	2,556	J. L. Elkins.	350.00
*Newton.	Public Library.	1893	"	449	Edwin G. Kelley.	100.00
*Northfield.	Public Library.	1892	"			See Class II, A.
*North Hampton.	Public Library.	1892	"	250	Levi W. Fogg.	100.00
*Northumb'rl'nd.	Public Library.	1885	"	600	W. W. Pike.	100.00
*Northwood.	Public Library.	1892	"	182	Blanche Dow.	50.00

LIBRARIES IN NEW HAMPSHIRE.—Continued.

Class I. Libraries Owned by Cities or Towns.—A. Controlled by Cities or Towns.

PLACE.	NAME OF LIBRARY.	Founded.	Free or sub- scrip- tion.	1894. No. vols.	NAME OF LIBRARIAN.	Annual pub- lic appropri- ation.
*Nottingham.	Public Library.	1893	Free.	176	Jennie N. Bartlett.	\$50.00
*Orange.	Free Public.	1893	"	120	Abbie W. Fellows.	15.00
*Oxford.	Free Library.	1892	"	178	Florence N. Morrill.	25.00
*Pelham.	Free Public Library.	1893	"	657	Mary E. Hobbs.	100.00
Peterborough.	Town Library.	1833	"	6,583	Mrs. Eva E. Coffin.	872.94
*Piermont.	Free Public Library.	1892	"	166	G. W. Stanley.	100.00
*Pittsburg.	Free Public Library.	1893	"	228	Justus W. Baldwin.	25.00
*Plainfield.	Free Public Library.	1893	"	500	Mary L. Chellis and Lizzie P. Ward.	25.00
*Randolph.	Public Library.	1893	"	95	Lena L. Lowe.	16.00
*Raymond.	Free Public Library.	1893	"	140	Harry A. White.	25.00
*Richmond.	Public Library.	1892	"	153	Sarah H. Twitchell.	40.00
*Rochester.	Public Library.	1893	"	2,956	Lillian E. Parshley.	1,500.00
*Rumney. ¹	Public Library.	1892	"	200	Belle M. Doe.	40.00
*Rindge.	Free Public Library.	1893	"	253	Ned Thrasher.	75.00
*Salem.	Free Public Library.	1894	"	625	Ernest L. Silver.	50.00
*Salmon.	Public Library.	1893	"	175	Alva S. Sanborn.	15.00
*Shelburne.	Public Library.	1894	"	268	C. C. Hibbard.	15.00
South Hampton.	Free Public Library.	1893	"	482	Eva A. Carr.	50.00
So. Newmarket.	Public Library.	1893	"	1,061	H. Jenness Paul.	50.00
Springfield.	Town Library.	1891	"	107	Ruel L. Heath.	15.00
Stark.	Public Library.	1872	"	1,250	D. P. Shanahan.	50.00
*Stoddard.	Public Library.	1892	"	309	L. Gussie Dodge.	42.00

¹ See Class II, A.

*Strafford.	Public Library.	1893	Free.	130	H. S. Hill.	25.00
*Stratham.	Circulating Library.	1877	Subs.	561	Albert C. Lane.	None.
*Sullivan.	Free Public Library.	1893	Free.	103	Ann S. Nims.	13.00
*Sunapee.	Town Library.	1892	"	200	George A. Hart.	50.00
*Sutton.	Public Library.	1874	"	440	None.	None.
*Tamworth.	Free Public Library.	1893	"	356	Lucy A. Cook.	75.00
*Temple.	Town Library.	1890	"	1,754	Agnes M. Holt.	50.00
*Troy.	Public Library.	1893	"	215	Mrs. J. L. Stanley.	50.00
*Tilton.	Public Library.	1892	"			See Class II, A.
*Unity.	Town Library.	1892	"	124	Hosea A. Walker.	35.00
*Walpole.	Town Library.	1854	"	5,234	Annette Brown.	360.00
*Warren.	Pillsbury Free Library.	1891	"	4,541	Mary Bartlett Harris.	461.26
*Washington.	Public Library.	1893	"	600	Mrs. Charles C. Day.	50.00
*Weare.	Schedd Free Library.	1869	"	2,741	Clara M. Hurd.	53.41
*Webster.	Public Library.	1893	"	162	Eva B. Simonds.	25.00
*Westmoreland.	Free Library.	1893	"	381	Arthur C. Call.	100.00
*Whitefield.	Free Public Library.	1887	"	1,117	Mrs. Carrie E. Bryant.	100.00
*Winchester.	Public Library.	1893	"	1,500	Clara E. Titus.	150.00
*Windham.	Public Library.	1876	"	5,000	Dora E. Swan.	650.00
*Woodstock.	Moosilauke Free Public Library.	1893	"	400	Fred P. Weeks.	15.00

Class I. Libraries Owned by Cities or Towns.—B. Independently or Jointly Controlled.

Alexandria.	Haynes Library.	1886	Free.	1,012	Clara A. G. Bullock.	None.
Candia.	Smith Public Library.	1888	"	850	Frank E. Page.	50.00
Claremont.	Fiske Free Library.	1873	"	6,200	Abbie Field.	250.00
Durham. ²	Public Library.	1893	"	320	Mary E. Smith.	225.00
Hollis.	Social Library.	1799	"	4,000	S. M. Spaulding.	200.00
Lebanon.	Public Library.	1889	"	5,000	Emma Morris.	500.00
Newport.	Richards Free Library.	1888	"	4,450	Anne Parnelee.	
Portsmouth.	Free Public Library.	1881	"	12,111	Robert E. Rich.	1,500.00
Surry.	Reed Free Library.	1881	"	2,174	Mary E. Field.	61.70
Wakefield.	Public Library.	1879	"	750	B. W. Pennock.	

² See Class II, A.

LIBRARIES IN NEW HAMPSHIRE.—Continued.

Class I. Libraries Owned by Cities or Towns.—B. Independently or Jointly Controlled.

PLACE.	NAME OF LIBRARY.	Founded.	Free or sub- scrip- tion.	1894. No. of vol.	NAME OF LIBRARIAN.	Annual pub- lic appropri- ation.
Wilton.	Public Library.	1890	Free.	2,727	Martha A. Putnam.	\$400.00
Windham.	Nesmith Library.	1872	"	2,939	J. W. Cutting.	
Wolfeborough.	Brewster Free Library.	1890	"	1,135	Willard I. Hyatt.	
<i>Class II. Libraries Owned and Controlled by Organized Associations or Individuals.—A. By Associations.</i>						
Bath.	Public Library.	1887	Subs.	550		
Bethlehem.	Association Library.	1877	"	1,442	Benjamin Tucker.	
Canaan.	Association Library.	1872	"	600	Mrs. O. B. Childs.	
Canterbury. ¹	Social Library.	1795	Free.	659	Elizabeth F. Houser.	
Canterbury.	Shaker Community Library.	1854		3,000		
Centre Harbor.	Association Library.	1889	Subs.	483	Virginia B. Ladd.	500.00
Concord.	N. H. Historical Society Library.	1822	Free.	11,900	C. L. Tappan.	
Concord.	Y. M. C. Association Library.	1888	Subs.	400		
Conway (North)	North Conway Public Library.	1888	"	2,000	Jeannie McMillan.	
Dover.	Y. M. C. Association Library.	1888	"	500	William R. Conant.	
Durham. ²	Association Library.	1881	Free.	3,700	Mary E. Smith.	
Enfield.	Association Library.	1882	Subs.	973	Daisie E. Wheeler.	
Farmington.	Association Library.	1890	Free.	1,850	Henry S. Davis.	200.00
Franklin.	Association Library.	1861	Subs.	2,819	Mary A. Rowell.	
Franklin Falls.	Smith Library.	1880	Free & Subs.	2,880	Mary E. Daniell.	

¹ Use limited to members of the Shaker community. ² Managed jointly with the Durham Public Library.

Fremont.	Association Library.	1866	Subs.	650	Minnie D. Gove.
Hampton Falls.	Ladies' Social Library.	1887	"	1,000	Helen M. Sanborn.
Hanover.	Etna Libr'y and Debating Society.	1883	"	202	W. G. Spencer.
Haverhill.	Association Library.	1880	"	1,000	Ellen Flanders.
Hebron.	Social Library.	1845	"	427	C. W. Powers.
Hebron.	Social Circle.	1885	"	414	Alice M. Wells.
Keenington.	Ladies' Library.	1853	"	667	Sarah A. Green.
Lebanon.	Association Library.	1869	"	1,084	Jennie B. Hosley.
Loudon.	Suncook Association Library.	1870	"	332	Mrs. S. Gerry Locke.
Lyman.	Ladies' Association Library.	1871	"	360	Henry H. Holt.
Lynde.	Turner Social Library.	1850	"	3,000	Thomas A. Williams.
Lyndeborough.	Franklin Library Association.	1851	"	545	I. A. Forest.
Madison.	Silver Lake Library.	1885	"	300	Mary H. Ricker.
New Durham.	W. C. T. U. Library.	1889	Free.	250	Mrs. Helen M. Brooks.
New Ipswich.	New Ipswich Library.	1868	Subs.	2,200	Mrs. H. W. Sanborn.
Orford.	Circulating Library.	1890	"	860	Henry C. Carter.
Ossipee.	Village Library.	1882	"	320	Martha H. Leverett.
Plymouth.	Ladies' Library Association.	1873	"	2,391	Mrs. Cynthia Converse.
Rindge.	East Rindge Association Library.	1881	"	1,300	Bell M. Doe.
Rumney. ¹	Association Library.	1877	"	2,000	J. H. Whittier.
Rochester (East)	Reading Room Ass'n Library.	1855	Free.	1,463	A. Berney Tasker.
Sandwich.	Association Library.	1883	Subs.	975	Jared P. Hubbard.
Somersworth.	Manufactur's' and Village Libr'y.	1840	"	10,000	Ellen M. Fling.
Stewartstown.	Town Library.	1879	"	400	Annie L. Taft.
Sullivan.	Union Library.	1885	"	248	Annie E. Kenerson.
Tamworth.	Chocoma Public Library.	1888	"	875	L. F. Batchelder.
Tilton.	Tilton and Northfield Libr'y Asso.	1887	Free.	4,200	Laura B. Ellsworth.
Wentworth.	Library Association.	1873	Subs.	700	

Class II. Libraries Owned and Controlled by Organized Associations or Individuals.—B. By Individuals.

New Boston.	Whipple Free Library.	1888	Free.	1,738	A. A. Atwood.
Pembroke.	Pentagon Circulating Library.	1875	Subs.	1,500	J. Wilkins.

¹ Now leased for a term of years to the Rumney Public Library.

LIBRARIES IN NEW HAMPSHIRE.—Continued.

Class II. Libraries Owned and Controlled by Organized Associations or Individuals.—B. By Individuals.

PLACE.	NAME OF LIBRARY.	Founded.	Free or sub- scrip- tion.	1894. No. of vol.	NAME OF LIBRARIAN.	Annual pub- lic appropri- ation.
Rochester. Swansey.	Worcester and Greenfield's Lib'y. Stratton Free Library.	1877 1885	Subs. Free.	700 2,200	H. L. Worcester. Julia E. Snow.	
Claremont. Concord. Dover. Franklin. Keene. Manchester. Nashua. Portsmouth.	Stevens High School. High School Library. High School Library. High School Library. High School Library. High School Library. High School Library. High School Library.			582 400 412 250 600 400 200 500	M. C. Smart. Fred M. Whitney. Carrie E. Whitcomb. Irving H. Upton.	\$100.00 20.00

Class III. Public School Libraries.

Class IV. Libraries of Schools and Colleges Owned and Controlled by Corporations or Individuals.

Andover. Concord. Derry. Exeter. Exeter. Francestown.	Proctor Academy Library. St. Paul's School Library. Pinkerton School Library. Phillips Exeter Academy Library. Robinson Female Academy Library. Francestown Academy Library.	1857 1860 1781 1869 1864		1,364 8,500 2,835 1,600 750 400	J. F. Morton. Charles S. Knox. Mary Upham Bingham.	
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Hanover.	Dartmouth College Library.	1769		75,000	M. D. Bisbee.
Kingston.	Sanborn Seminary Library.	1888		1,249	Charles H. Clark.
Lebanon.	Tilden Seminary Library.	1876			
Meriden.	Kimball Union Academy.	1813		1,200	
New Hampton.	Literary Adelphi Library.	1830	Free.	1,405	F. E. Huntoon.
New London.	Colby Academy Library.	1887		3,402	M. E. Burpee.
Northwood.	Coe's Academy Library.	1807		1,000	F. L. Pattee.
<i>Class V.</i>					
Concord.	Library of N. H. Insane Asylum.	1855		1,904	Under the control of the heads of de- partments.
Concord.	Library of N. H. State Prison.			2,761	
Concord.	Library of the Board of Agriculture.	1872		1,000	
Concord.	Library of the State Board of Health.	1882		1,300	A. R. Kimball. Under the control of the heads of de- partments.
Concord.	Library of State Department of Public Instruction.	1874	Free.	1,200	
Durham.	State Library.	*1777		†33,000	
Manchester.	Library of N. H. College.			3,500	
Plymouth.	Library of State Industrial School.	1857		800	
	State Normal School Library.			450	

* In the report of the U. S. Bureau of Education upon "Public Libraries of the United States," 1876, the date of the opening of the State House in Concord, 1818, was taken as the date of founding of the State Library, or, rather, of establishment in "organized" form; but in the same report (ch. XII, pt. I) the date of origin is placed much earlier. The English authorities place the establishment of the library back into the colonial period. Edwards makes the statement that "New Hampshire took the lead in the establishment of a State Library"; see Edwards, "Free Town Libraries . . . in Britain, France, Germany, and America," pp. 277-278. In the "Encyclopædia Britannica," vol. XIV, p. 533, the date is stated to be "as early as 1777."

† Approximate.

LAWS IN FORCE

RELATING TO THE

NEW HAMPSHIRE STATE LIBRARY

AND

FREE PUBLIC LIBRARIES, ETC.

LAWS IN FORCE

RELATING TO THE

NEW HAMPSHIRE STATE LIBRARY,

FREE PUBLIC LIBRARIES, ETC.

PUBLIC STATUTES, 1891, CHAPTER 8.

THE STATE AND OTHER PUBLIC LI- BRARIES.

Section

1. State library, for whose use, and when open.
2. Library, control of.
3. Trustees, appointment, removal, and tenure of office of.
4. Trustees, duties of.
5. Books, etc., to be purchased for library.
6. Trustees to designate who shall receive state publications in exchange.
7. May suspend such benefits, when.
8. Surplus books or publications may be sold by trustees.
9. Rare pamphlets, reprints of, authorized.
10. Examination of library by trustees semi-annually.
11. Trustees to make report to legislature biennially.
12. Librarian, duties of.
13. Cataloguing of books and record of prices.

Section

14. Record of books taken from library.
15. Missing books to be recovered or paid for by librarian.
16. Books, by whom taken, and under what regulations.
17. Books to be taken only by delivery of librarian.
18. School catalogues to be sent to library.
19. Three thousand dollars annually appropriated.

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FREE PUBLIC LIBRARIES.

21. Library commissioners, appointment and tenure of office.
22. Their duties.
23. Same subject.
24. Towns, when entitled to benefits.
25. What aid to furnish.
26. Incidental expenses of commissioners provided for.

THE STATE LIBRARY.

SECTION 1. A state library shall be maintained in some place provided therefor by the state, for the use of the governor and council, officers of the state government, the legislature and the clerks thereof, the judges of the supreme court, and such other

persons as the trustees may determine. It shall be kept open every day, except Sundays and holidays.

SECT. 2. The library shall be under the management and control of three trustees, who shall serve without compensation other than actual expenses incurred in the performance of their duties.

SECT. 3. They shall be appointed and may be removed by the governor, with the advice of the council. One trustee shall be appointed annually, and shall hold office for three years unless sooner removed. Any vacancy shall be filled by the appointment of a trustee for the unexpired term.

SECT. 4. They shall make all purchases of books and subscriptions for periodicals for the library; make all necessary rules and regulations for its management and see that the same are enforced; appoint a librarian, fix his compensation, and define his duties except so far as the same are prescribed by law.

SECT. 5. They shall procure for the library full sets of the statutes and law reports of the United States and of the several states; histories, including those of the counties and towns of this state whenever published; maps, charts, works on agriculture, political economy, the arts and natural sciences; copies of state papers and publications relating to the material, social, and religious conditions of the people or bearing upon the business and objects of legislation; and such other works as they may deem suitable, works of fiction excepted.

SECT. 6. They may designate states, governments, institutions, libraries, officials, and persons to be the recipients of the publications of this state whenever they shall find that by exchange or otherwise it will be to the advantage of the state library.

SECT. 7. Whenever it shall be found by the trustees of the state library that any state, government, department of government, institution, or official to whom any or all of the publications of this state are sent, is not making fair or reasonable return to the state library of this state of its publications or other matter which is the subject of exchange, the trustees may suspend such delinquents from the benefits of receiving all or

any specified part of the publications of this state for such time as they may deem advisable.

SECT. 8. They may dispose of the surplus state and other publications deposited from time to time in the state library, and of such other books, pamphlets, charts, and documents as are unnecessary for the uses of the library, and use the proceeds thereof for its benefit.

SECT. 9. They may authorize the public printer to reprint a limited edition of pamphlets relating to official transactions and matters of public interest in this state that have been heretofore regularly published and have become rare, not exceeding reprints of ten originals in any one year. They may sell at cost and exchange for the benefit of the library such of the reprints as are not needed to complete its sets.

SECT. 10. They shall at least twice each year examine carefully into the condition of the library, ascertain what books, maps, charts, and papers are missing therefrom, furnish to the librarian a list thereof, and cause such list and a statement of the condition of the library to be entered upon their records.

SECT. 11. The librarian shall file with the secretary of state, on or before the first day of October preceding each biennial session, a report to the legislature giving a detailed statement of the receipts and expenditures on account of the library, and separate lists of all books, maps, charts, and other documents lost, sold, purchased, and acquired by donation and exchange since the last report, and containing such recommendations and other matters as they may deem useful.

SECT. 12. He shall be sworn and shall hold office during the pleasure of the trustees. He shall act as clerk of the trustees and make a record of their proceedings, which shall be kept at the library and be open to public inspection.

SECT. 13. He shall, under the direction of the trustees, enter upon the catalogue all books belonging to the library, number, label, and arrange them, and make a record of the prices paid therefor.

SECT. 14. He shall keep a record of each book, map, chart, or other document taken from the library, the name of the person taking it, the time when taken, and when returned.

SECT. 15. He shall cause all books, maps, charts, and other documents reported to him by the trustees as missing to be returned to the library within thirty days after such report, or pay the state the value thereof.

SECT. 16. The governor, councilors, members, and clerks of the legislature, and the judges of the supreme court during the terms of court may take books from the library; and the trustees may permit any persons to take books, maps, charts, and other documents from the library at any time for a period not exceeding twenty-four hours at a time, all subject to such regulations and limitations as they may impose.

SECT. 17. No book, map, chart, or other document shall be taken from the library without the delivery thereof by the librarian, nor until it has been entered by him upon a record kept for that purpose.

SECT. 18. The principal of each college, academy, seminary, or other institution of learning incorporated by the laws of this state, shall annually, and before the first day of November of each year, forward to the state librarian for the state library, two copies, and to the New Hampshire Historical Society two copies of each printed catalogue of its officers and students and courses of studies published during the year ending on that date.

SECT. 19. The sum of three thousand dollars is appropriated annually for the library, to be expended under the direction of the trustees in procuring books, maps, charts, and other documents for the library, in binding and preserving books, pamphlets, and other documents therein, and in purchasing furniture and other necessary conveniences therefor.

* * * * *

FREE PUBLIC LIBRARIES.

SECT. 21. The governor, with the advice and consent of the council, shall appoint four persons, residents of the state, who together with the state librarian shall constitute a board of library commissioners. The governor shall designate the chairman thereof. Two members of the board shall be appointed for the term of four years and two for two years, and thereafter the

term of office of the commissioners shall be two years. All vacancies on the board shall be filled by the governor, with the consent of the council.

SECT. 22. The librarian or trustees of any free public library may ask the board for advice in regard to the selection of books, cataloguing of books, and any other matters pertaining to the maintenance or administration of the library; and the board shall give such advice in regard to the matters as it shall find practicable. The board shall make a report of its doings to the legislature biennially, which shall be printed in the report of the state librarian.

SECT. 23. The board is hereby authorized and directed to expend, upon the application of any town having no free public library owned and controlled by the town, a sum not exceeding one hundred dollars for books for such town entitled to the benefits of these provisions, such books to be used by the town for the purpose of establishing a free public library; and the commissioners shall select and purchase all books to be so provided.

SECT. 24. No town shall be entitled to the benefits of these provisions relative to free public libraries, until such town has accepted the provisions at a regularly called town meeting, and until the town shall have provided in a satisfactory manner to the board of commissioners for the care, custody, and distribution of the books furnished in accordance therewith.

SECT. 25. Any town accepting the provisions aforesaid shall annually appropriate for the use and maintenance of its free public library, a sum not less than fifty dollars if its last assessed valuation was one million dollars or upward, or a sum not less than twenty-five dollars if the valuation was less than one million and not less than two hundred and fifty thousand dollars, or a sum not less than fifteen dollars if the valuation was less than two hundred and fifty thousand dollars.

SECT. 26. No member of the board of commissioners shall receive any compensation, but the board may expend a sum not exceeding three hundred dollars¹ annually for clerical assistance and incidental and necessary expenses in the discharge of its

¹ Increased to \$500 by ch. 77, Laws of 1893.

duties ; and all sums expended under these provisions relative to free public libraries shall be paid from the state treasury after the bills therefor have been approved by the board and by the governor and council.

CHAPTER 5, SECTION 14.¹ The distribution and exchange of publications of the state, except to the general court, and to officials and municipalities of the state and where otherwise provided, shall be made through the state library. The secretary of state upon their receipt shall deliver them to the state librarian, who shall make the exchange and distribution.

CHAPTER 6, SECTION 8. * * * Two hundred additional copies [of printed bills of the legislature] together with five copies of each daily paper containing the official report of the legislative proceedings shall be provided for preservation and exchange in the state library.

CHAPTER 5, SECTION 7. * * * The publisher [of each weekly newspaper in the state publishing the laws] shall, without further compensation, beginning with the first number of the volume of such publication next after the passage of this act, send one copy of the newspaper regularly to the state library. And see chap. 5, sect. 7, V.

CHAPTER 43, SECTION 16. The chairman of the board of selectmen of towns and of commissioners of village districts shall transmit to the state librarian * * * two copies of all printed reports of the officers of their respective towns and village districts immediately after the same are published.

CHAPTER 208, SECTION 11. The clerk [of court] shall furnish to the state library copies of all reserved cases at the same time they are furnished to the court, and shall also furnish to the library a statement of the final order made in each case immediately after it is made.

CHAPTER 287, SECTION 6. The prevailing party in an action transferred to the law term of the supreme court shall be entitled to tax and recover of the adverse party, for the brief of his counsel, a reasonable sum not exceeding fifteen dollars to be

¹References, unless otherwise indicated, are to the Public Statutes.

allowed by the court, if a copy of the brief was furnished to each member of the court, * * * and the state library within thirty days after the printed case was distributed, or the case was in order for briefs, but not otherwise.

CHAPTER 148, SECTION 20. The directors and other officers of all corporations doing business in the state shall transmit to the librarian of the state library copies of all printed reports made by them in relation to the affairs of the corporations, immediately after the same are published.

CHAPTER 43, SECTION 3. * * * He [town clerk] shall annually, and before the first day of September, make returns to the state librarian of the names and post-office addresses of the trustees, officers, and librarians of all public libraries within the town or city. Any town clerk who neglects to make reports as required by this section shall be subject to pay a fine of twenty dollars for each failure, one half for the use of the department to which he fails to report, and the other half for the use of the town.

Distribution of Documents (chap. 5, sect. 13).

Remainder of editions, after certain distributions, to be transferred to the state library by the secretary of state: N. H. Laws (chap. 5, sect. 6); U. S. Laws (chap. 5, sect. 8); Annual Report (chap. 5, sect. 11); N. H. Reports (chap. 15, sect. 13); County Reports, consolidated (chap. 30, sect. 1); State and Provincial Papers (Pamphlet Laws, 1881, chap. 123); Rebellion Records (Pamphlet Laws, 1885, chap. 12, sect. 2). To be purchased and delivered to state library: Histories of N. H. Regiments and Military Organizations five copies of each (Pamphlet Laws, 1887, chap. 145); also for the state libraries of other states, fifty copies of each (Pamphlet Laws, 1889, chap. 128).

LAWS OF 1893, CHAPTER 31.

AN ACT IN AMENDMENT OF CHAPTER 8 OF THE PUBLIC STATUTES
RELATING TO THE ADMINISTRATION OF THE STATE LIBRARY.*Section*

1. Town or city clerk must report to state librarian concerning local libraries.
2. Local librarian must supply information to clerk.
3. Every library open to the public, a public library.
4. Officers must furnish printed reports to clerk.

Section

5. Penalty.
6. Extra copies of state publications; proviso.
7. Provisions for supplemental catalogue.
8. Assistance to librarian provided.
9. Repealing section.
10. Takes effect.

Be it enacted by the Senate and House of Representatives in General Court convened:

SECTION 1. Every city or town clerk shall, within thirty days after the annual town or ward meeting, report to the state librarian the name of any public library within the city or town; the names and postoffice addresses of all the officers of each; the manner of election or appointment of the same; the town, person, or persons in whom the ownership of said library is vested; for whom the beneficiary use is provided; and the number of volumes owned by said library. He shall make like report of the names of officers elected or appointed at any other time, immediately after their election or appointment; and if there is no public library within the city or town he shall annually, within said time, notify the state librarian of the fact.

SECT. 2. Whenever the information necessary for such report is not accessible to the city or town clerk, the librarian of any such library shall seasonably supply the same to said officer, or in case of a vacancy in the office of librarian, some other officer or director of the library shall supply the same; and the librarian or director of every public library shall, on or before the first day of April in each year, make such additional report concerning such libraries as may be required by the state librarian, to be forwarded him without delay, by the city or town clerk to whom it is made.

SECT. 3. For the purposes of this act, every library regularly open to the public, or to some portion of the public, with or without limitations, shall be considered a public library, whether its ownership is vested in the town, in a corporation, in an organized association, or in an individual or individuals.

SECT. 4. The chairmen of the board of selectmen, of school boards, village commissioners, and all other public officers of the city or town organization shall promptly supply the city or town clerk of their respective places of office with four copies of any report made by them and printed, and such city or town clerk shall, without delay, forward two copies of the same to the state librarian, and two copies to the New Hampshire Historical Society at Concord.

SECT. 5. Any city or town clerk or other public officer, or the officer or owner of any public library, failing to comply with the law as herein provided shall be liable to the fine provided in chapter 43, section 3, of the Public Statutes.

SECT. 6. The trustees of the state library may inform the secretary of state of the number of copies of any publication of the state that may be required for sale or exchange for the benefit of the state library, and the same shall be printed, bound, and delivered to the state librarian in addition to the number otherwise required by law; provided, however, that such requisition shall be made while the work may be done without extra expense on account of composition, and provided that the several state departments shall not receive a less number of copies for official distribution than is now authorized by law.

SECT. 7. The trustees of the state library are authorized to cause the present system of entry of accessions by classes to be omitted from the report of the librarian, and an alphabetical catalogue of books received for the period covered by each report to be regularly substituted therefor, so far as such books or pamphlets have been entered in the official catalogue, so that each report may be a printed supplement to the catalogue, provided that a catalogue of books shall be first made and printed.

SECT. 8. The librarian shall be allowed such assistance in

arranging, cataloguing, and maintaining the library in the new library building as shall be necessary, and the expenses be paid from the treasury after approval by the trustees.

SECT. 9. All parts of chapter 8 of the Public Statutes and of other acts inconsistent with the provisions of this act are hereby repealed.

SECT. 10. This act shall take effect upon its passage.

Approved March 22, 1893.

LAWS OF 1891, CHAPTER 14.

AN ACT IN AID OF THE PUBLIC LIBRARIES OF THIS STATE.

Be it enacted by the Senate and House of Representatives in General Court convened:

SECTION 1. The secretary of state shall procure and furnish to each public library in this state and the Soldiers' Home one copy of each history of New Hampshire organizations in the War of the Rebellion which is not out of print, and has been or may hereafter be published in accordance with the provisions of existing laws.

SECT. 2. This act shall be in aid only of such libraries as are regularly open for the use of the public in the towns and cities where they may be located, and which are duly designated as public libraries entitled to receive state publications by the governor and council, in accordance with existing laws, on the first day of February next following the publication of such history.

SECT. 3. This act shall take effect upon its passage.

[Approved March 12, 1891.]

CHAPTER 126.

JOINT RESOLUTION RELATING TO THE RELIEF OF STATE LIBRARIES
BY THE GENERAL GOVERNMENT.

WHEREAS, The national government has thus far not given to the state and territorial libraries the aid and assistance which it is desirable should be given; therefore, be it

Resolved, That congress should provide: 1. For free transportation by mail of all books and all printed matter between state libraries; 2. By international arrangement for free transportation of books and other printed matter between state libraries and departments of foreign governments; 3. For a lower rate of postage on books; 4. That the privilege now enjoyed by the library of congress and by societies, colleges and schools in the exemption of books from import duties, should be extended to state libraries.

Resolved, That our senators in congress be instructed and our representatives be requested to use all reasonable efforts to accomplish the purposes set forth in these resolutions.

[Approved April 11, 1891.]

LAWS OF 1849, CHAPTER 861.

Section

1. Towns or cities may raise money to establish public libraries.
2. Libraries to be free.
3. Towns or cities may receive gifts, &c., for library.

Section

4. Libraries established under this act to receive laws, journals, &c.
5. Act to take effect from and after its passage.

SECTION 1. *Be it enacted by the Senate and House of Representatives in General Court convened*, That any town in this State, at any legal meeting notified and holden for the purpose, and the city council of any city in this state, may raise and appropriate money to procure books, maps, charts, periodicals, and other publications for the establishment and perpetual maintenance within the limits of such town or city of a public library; for the purchase of such lands and the erection of such buildings

as may be necessary for the suitable accommodation; and for the compensation of such officers or agents as may be necessarily employed in the establishment and management of such library.

SECT. 2. Every public library established under the provisions of this act shall be open to the free use of every inhabitant of the town or city where the same exists, for the general diffusion of intelligence among all classes of the community, subject to such rules and regulations for the well ordering and careful preservation thereof as may be established and ordained by such town or city.

SECT. 3. Any town or city may receive, hold, and possess, or sell and dispose of, all such gifts, donations, devises, bequests and legacies as may be made to such town or city, for the purpose of establishing, increasing, or improving any such public library; and may apply the proceeds, interest, rents, and profits accruing therefrom, in such manner as will best promote the prosperity and utility of such library.

SECT. 4. Every town or city in which a public library shall be established under the provisions of this act, shall be entitled to receive annually a copy of the laws, journals, and all other works published by authority of the state, for the use of such library, and the secretary of state is hereby authorized and required to furnish the same from year to year to such town or city.

SECT. 5. This act shall take effect from and after its passage.

[Approved, July 7, 1849.]

This law is now reenacted in the Public Statutes, ch. 40, ss. 3-7; ch. 5, ss. 6, 8, 10, 11. Ch. 15, s. 13; See, also, Pamphlet Laws, 1881, ch. 123; 1885, ch. 12, s. 2; 1887, ch. 145. Corporations may be formed to establish libraries, Public Statutes, ch. 147, s. 1, 2; injury to property of libraries punished, ch. 266, s. 26.

NEW HAMPSHIRE LIBRARY ASSOCIATION.

REPORTS OF COMMITTEES ON BIBLIOGRAPHIES.

BIBLIOGRAPHY

OF

Dartmouth College and Hanover, N. H.

PROF. MARVIN D. BISBEE,

*Chairman of the Committee of the N. H. L. A. on
the Bibliography of Dartmouth College and Hanover.*

JAMES THAYER GEROULD,

Compiler.

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Chapman, George T. Sketches of the alumni of Dartmouth College from the first graduation, in 1771, to the present time, with a brief history of the institution, by the Rev. George T. Chapman, D. D. *Cambridge*: 1867.

O, cl. pp. 320.

Chapman, S. L. See *Brown, S. G.*

Charles, Albert P. Eulogy on Daniel Austin of Brooklyn, N. Y., pronounced before the faculty and students of Dartmouth College, July 9, 1864, by Albert P. Charles. *Manchester*: 1864.

O, pp. 15.

Chase, Austin S. Eulogy on Edward Franklin James of Manchester, N. H., pronounced before the faculty and students of Dartmouth College, July 19, 1869, by Austin S. Chase. *Hanover*: 1869.

O, pp. 8.

Chase, Charles P. See *Dartmouth College, Treasurer.*

Chase, Frederick. History of Dartmouth College and Hanover, New Hampshire, by Frederick Chase. Edited by John King Lord. Vol. I. *Cambridge*: 1891.

O, cl. 9+682. II. Port

— Bibliography of Dartmouth College [in *Gran. Mo.*, V. 321].

— See *Phi Beta Kappa; Congregational Church; Dartmouth College, Class of '60.*

Chase, Stephen. See *Lord, N.*

Choate, Rufus. Discourse delivered before the faculty, students, and alumni of Dartmouth College the day preceding Commencement, July 27, 1853, commemorative of Daniel Webster, by Rufus Choate. *Boston*: 1853.

O, pp. 100.

Clarke, Samuel. See *Dartmouth College, Class of '12.*

Clay, Henry. See *Brown, S. G.*

Coe, Edward B. Address commemorative of Asa Dodge Smith, D. D., LL. D., late president of Dartmouth College, delivered before the Associated Alumni, by Edward B. Coe, D. D. *Concord*: 1882.

O, pp. 39.

Comstock, John M. See *Dartmouth College, Class of '77*; *Dartmouth College Necrology*; *Dartmouth College Alumni.*

Condit, J. B. Address delivered before the literary societies of Dartmouth College, July 20, 1841, by J. B. Condit. *Portland*: 1841.

O, pp. 31.

Congregational Church, Hanover. Confession of faith and covenant adopted by the Congregational Church at Dartmouth College, Hanover, 1839.

n. t. p., D, pp. 8.

— Creed and covenant of the Congregational Church at Dartmouth College, with a catalogue of the members to Jan. 4, 1855. *Hanover*: 1855.

O, pp. 28.

— History of the church in Dartmouth College, by Frederick Chase [in *Gran. Mo.*, XIII, 6].

Cook, Dr. George. Address delivered before the graduating class of the Dartmouth Medical College, Nov. 25, 1890, by Dr. George Cook. [Reprinted from the Transactions of the N. H. Medical Society, 1891]. *Concord*: 1891.

O, pp. 11.

Cook, Wm. Nathaniel. See *Proctor, John M.*

copy of a letter from the judges of the Superior Court to the Governor and Council relative to Dartmouth College. [1816.]

O, pp. 12, n. t. p.

Correspondence between Mr. —, a Member of — College, and the Rev. —, of —.

D 16. n. t. p.

Crosby, Alpheus. See *Dartmouth College, Class of '27*, and *Phi Beta Kappa*.

Crosby, Alpheus Benning. Eulogy commemorative of the life and character of Nathan Lord, D. D., LL. D., president of Dartmouth College, delivered before the Association of the Alumni of Dartmouth College, at the annual commencement, June, 1872, by Alpheus Benning Crosby. *Hanover*: 1872.

O, pp. 29.

— Address commemorative of Reuben Dimond Mussey, M. D., LL. D., and introductory to the annual session of the Dartmouth Medical College, by A. B. Crosby, A. M. [Re-published from the Transactions of the N. H. Medical Society.] *Manchester*: 1869.

D, pp. 23.

— See *Barstow, J. Whitney*.

Crosby, Dixi. [Resolutions of the Dartmouth College Faculty on the Death of.]

sheet.

Crosby, Nathan. Eulogy on Hon. Tappan Wentworth, A. M., munificent donor of Dartmouth College, delivered before the Association of the Alumni, by Nathan Crosby, at the annual commencement, June, 1876. *Lowell*: 1877.

O, pp. 26.

— The first half century of Dartmouth College: Being historical collections and personal reminiscences, by Nathan Crosby. *Hanover*: 1876.

O, pp. 56.

Cummings, Horace Stuart. See *Dartmouth College, Class of '62*.

Currier, Dorrance B. The late election in Hanover. [1878].

O, pp. 4, n. t. p.

Currier, E. H. See *Dartmouth College, Class of '69*.

Dana, Daniel. See *Phi Beta Kappa*.

— The importance of a purified literature: Address delivered at the anniversary of the Associated Alumni of Dartmouth College, August, 1833. *Boston*: 1834.

O, pp. 24.

Dana, James Freeman. An epitome of chymical philosophy, being an extended syllabus of lectures on that subject, delivered at Dartmouth College, and intended as a text-book for students, by James Freeman Dana. *Concord*: 1825.

O, pp. 231.

Dartmouth College Annual Catalogue 1820-1893.

"The first catalogue was printed at Windsor, June 15, 1788, on an eight by ten inch sheet by the Freshman class, containing only the names of that class. Catalogues of the Sophomore class were afterward, from time to time, published by the respective classes prior to 1802, some of them on sheets but six inches square. The first official college catalogue was issued in 1802. It was printed on one side of a large sheet from 1802 to 1819. None was issued in 1812. . . . From the rival 'university,' catalogues on single sheets were issued in 1816 and 1817." [From Bibliography of Dartmouth College, *Gran. Mo.*, V. 321.]

In 1797 the following broadside was printed on a three by four inch sheet:

Catalogue of graduates at Dartmouth University, August [2] 3, 1797.

1820. <i>Hanover</i> : 1820. O, 14.	1859-'60. <i>Hanover</i> : 1859. O, 40.
1821. <i>Hanover</i> : 1821. O, 14.	1860-'61. <i>Hanover</i> : 1860. O, 40.
1822. <i>n. i.</i> : 1822. O, 13 + 6.	1861-'62. <i>Hanover</i> : 1861. O, 40.
1823. <i>Concord</i> : 1823. O, 13 + 3.	1862-'63. <i>Hanover</i> : 1862. O, 40.
1824. <i>Boston</i> : 1824. O, 18.	1863-'64. <i>Hanover</i> : 1863. O, 40.
1825. <i>Concord</i> : 1825. O, 19.	1864-'65. <i>Hanover</i> : 1864. O, 40.
1826. <i>Concord</i> : 1826. O, 15.	1865-'66. <i>Hanover</i> : 1865. O, 48.
1827. <i>Windsor</i> : 1827. D, 23.	1866-'67. <i>Hanover</i> : 1866. O, 48.
1828. <i>Concord</i> : 1828. D, 23.	1867-'68. <i>Hanover</i> : 1867. O, 48.
1829. <i>Concord</i> : 1829. D, 23.	1868-'69. <i>Hanover</i> : 1868. O, 72.
1830. <i>Haverhill</i> : 1830. D, 23.	1869-'70. <i>Hanover</i> : 1869. O, 76.
1831. <i>Concord</i> : 1831. O, 23.	Also large paper edition of same.
1832. <i>Newport</i> : 1832. O, 23.	1870-'71. <i>Hanover</i> : 1870. O, 72.
1833. <i>Newport</i> : 1833. O, 23.	1871-'72. <i>Boston</i> : 1871. O, 71.
1834. <i>Newport</i> : 1834. O, 23.	1872-'73. <i>Hanover</i> : 1872. O, 71.
1835. <i>Claremont</i> : [1835]. D, 24.	1873-'74. <i>Hanover</i> : 1873. O, 71.
1836. <i>Windsor</i> : [1836]. O, 24.	1874-'75. <i>Hanover</i> : 1874. O, 71.
1837. <i>Hanover</i> : [1837]. O, 24.	1875-'76. <i>Hanover</i> : 1875. O, 71.
1838. <i>Windsor</i> : [1838]. D, 25.	1876-'77. <i>Hanover</i> : 1876. O, 71.
1839. <i>Windsor</i> : 1839. D, 26.	1877-'78. <i>Hanover</i> : 1877. O, 55.
1840. <i>Hanover</i> : 1840. D, 24. (2 eds.).	1878-'79. <i>Hanover</i> : 1878. O, 55.
1841-'42. 1. <i>Boston</i> : 2. <i>Hanover</i> : 1841. D.	1879-'80. <i>Hanover</i> : 1879. O, 57.
28. (2 eds.). O, 24.	1880-'81. <i>Hanover</i> : 1880. O, 60.
1842-'43. <i>Concord</i> : 1842. D, 26.	1881-'82. <i>Hanover</i> : 1881. O, 64.
1843-'44. <i>Hanover</i> : 1843. D, 24.	1882-'83. <i>Hanover</i> : 1882. O, 78.
1844-'45. <i>Hanover</i> : 1844. D, 24.	1883-'84. <i>Hanover</i> : 1883. O, 69.
1845-'46. <i>Hanover</i> : 1845. O, 24.	1884-'85. <i>Hanover</i> : 1884. O, 64.
1846-'47. <i>Hanover</i> : 1846. O, 24.	1885-'86. <i>Hanover</i> : 1885. O, 64.
1847-'48. <i>Hanover</i> : 1847. O, 24.	1886-'87. <i>Hanover</i> : 1886. O, 64.
1848-'49. <i>Hanover</i> : 1848. O, 24.	1887-'88. <i>Hanover</i> : 1887. O, 64.
1849-'50. <i>Hanover</i> : 1849. O, 24.	1888-'89. <i>Hanover</i> : 1888. O, 79.
1850-'51. <i>Hanover</i> : 1850. O, 31.	1889-'90. <i>Hanover</i> : 1889. O, 79.
1851-'52. <i>Hanover</i> : 1851. O, 32.	1890-'91. <i>Hanover</i> : 1890. O, 83.
1852-'53. <i>Hanover</i> : 1852. O, 39.	1891-'92. <i>Hanover</i> : 1891. O, 87.
1853-'54. <i>Hanover</i> : 1853. O, 39.	1892-'93. <i>Hanover</i> : 1892. O, 77.
1854-'55. <i>Hanover</i> : 1854. O, 40.	1893-'94. <i>Hanover</i> : 1893. O, 130.
1855-'56. <i>Hanover</i> : 1855. O, 40.	1893-'94 Alumni edition containing
1856-'57. <i>Hanover</i> : 1856. O, 40.	addresses of alumni. <i>Hanover</i> : 1893.
1857-'58. <i>Hanover</i> : 1857. O, 40.	O, 200.
1858-'59. <i>Hanover</i> : 1858. O, 40.	

Catalogus Collegii Dartmouthensis [triennial].

1771-1786. 1792. <i>Boston</i> : 1792. Br.	1840. <i>Bostoniae</i> : 1840. O, 74.
1795. <i>Hanover</i> : 1795. O, 8.	1843. [<i>Bostoniae</i> : 1843.] O, 80.
1798. <i>Leuphanae</i> : 1798. O, 15.	1846. <i>Hanoverae</i> : 1846. O, 92.
1801. <i>Leuphanae</i> : 1801. O, 14.	1849. <i>Hanoverae</i> : 1849. O, 94.
1804. <i>Leuphanae</i> : 1804. O, 16.	1852. <i>Hanoverae</i> : 1852. O, 96.
1807. <i>Concordiae</i> : 1807. O, 22.	1855. <i>Hanoverae</i> : 1855. O, 104.
1810. <i>Leuphanae</i> : 1810. O, 23.	1858. <i>Hanoverae</i> : 1858. O, 79+34.
1813. <i>Leuphanae</i> : 1813. O, 28.	1861. <i>Hanoverae</i> : 1861. O, 15+72+35.
1816. <i>Leuphanae</i> : 1816. O, 25.	
(1814. <i>Andoverii</i> : 1814. O, 24. alphabetical)	1864. <i>Hanoverae</i> : 1864. O, 17+85+38.
1819. <i>Leuphanae</i> : 1819. O, 31.	1867. <i>Hanoverae</i> : 1867. O, 16+87+40.
1822. <i>Portimuthi</i> : 1822. O, 35.	Also large paper edition of same.
1825. <i>Concordiae</i> : 1825. O, 39.	1870. <i>Hanoverae</i> : 1870. O, 18+91+41.
1828. <i>Leuphanae</i> : 1828. O, 44.	1873. <i>Hanoverae</i> : 1873. O, 18+95+52.
1831. <i>Leuphanae</i> : 1831. O, 68.	
1834. <i>Bostoniae</i> : 1834. O, 64.	
1837. <i>Bostoniae</i> : 1837. O, 68.	

Dartmouth College General Catalogue.

1880. <i>Hanover</i> : 1880. O, 20+208.	1890. <i>Hanover</i> : 1890. O, 28+242.
1880-'85. supplement. <i>Hanover</i> : 1885. O, 56.	

— *Dartmouth College Alumni*. Sketches of the first graduates of Dartmouth College from 1771 to 1783. *Concord*: 1823.

— Sketches of the graduates of Dartmouth College from its foundation in 1769 to the year 1834. *Concord*: 1832-'34.

— [Report of a committee of the Dartmouth College Alumni on the general interests of the College] Jan. 1, 1879. (n. t. p.)
O, pp. 7.

— [Report of a committee appointed to make a general inspection of the affairs of the College] June 18, 1880. (n. t. p.)
O, pp. 7.

— [Report of a committee in reference to the Alumni Association] 1882.
sheet.

— [Report of a committee on alumni representation] June 25, 1891. n. t. p.
O, pp. 8.

— Report of the advisory committee of the Dartmouth College Alumni Association concerning the improvements of the gymnasium and the securing of an athletic field. *Cambridge*: 1892.
O, pp. 23. Plans.

- Alumni of Dartmouth College. List of graduates alive in January, 1883, with their post-office addresses, by J. M. Comstock.

O, pp. 54.

- List of addresses of the members of the Association of the Alumni of Dartmouth College. *Boston*: 1892.

O, pp. 70.

- Addresses of the living graduates of Dartmouth College, the Medical College, and the Thayer School of Engineering, March, 1894.

Bound with the alumni edition of the annual catalogue for 1893-'94, and also as a separate pamphlet.

- Dartmouth College Case.* Remarks on the rights and powers of corporations, embracing a review of the opinion of the Supreme Court of the United States in the case of Dartmouth College. *Boston*: 1857.

O, pp.

- See 1 *Kent. Comm.* 415.

- See *Cooley. Const. Limit.* 279-280 n.

- See 4 *Wheaton* 518.

- See Article in *N. A. Rev.*, X, 83, by J. Dutton.

- See Article in *Am. Law Rev.*, VIII, 189.

- See *Farrar, Timothy*; *Shirley, J. M.*; *Webster, D.*

- See Vol. I and Vol. LXV, *N. H. Reports.*

- Opinion of the Superior Court of the State of New Hampshire in case of the Trustees of Dartmouth College *vs.* Wm. H. Woodward, pronounced at Plymouth . . . November term, 1817. *Concord*: 1818.

O, pp. 27.

- Report of the case of the Trustees against Woodward, together with the constitution, charter laws, etc. [*Hanover*] (n. d.)

- Dartmouth College Chandler Scientific School.* See *Hubbard, O. P.*

- Laws of the Chandler Scientific Department of Dartmouth College. *Hanover*: 1871.

O, pp. 12.

Dartmouth College Charter. The charter of Dartmouth College [probably first printed edition]. n. t. p.

— The charter of Dartmouth College [1815]. *Hanover*: 1815.

D, pp. 14.

— The charter of Dartmouth College [1816]. *Hanover*: 1816.

D, pp. 14.

— The charter of Dartmouth College. n. t. p.

O, pp. 15.

Dartmouth College:

— *Class of '11.* Class of alumni of Dartmouth College in 1811: Minutes of their meeting in 1849, also brief biographical notices of the members. *Concord*: 1850.

O, pp. 35.

— *Class of '12.* A catalogue of the class which graduated at Dartmouth College, Aug. 26, 1812 [etc.], by Samuel Clark. *Boston*: 1854.

O, pp. 22.

— *Class of '13.* Class of alumni of Dartmouth College in 1813, with biographical notices of the members. *Boston*: 1854.

O, pp. 100.

— *Class of '27.* Class of 1827 of Dartmouth College: Proceedings at their meeting in July, 1852, and brief biographical notices of the members. *Lynn*: 1853.

O, pp. 36.

— — A memorial of the college life of the Class of 1827, Dartmouth College, by Alpheus Crosby. *Hanover*: 1869.

— — A memorial of the class of 1827, prepared by Jonathan Fox Worcester. *Hanover*: 1869.

— — Same, second edition, revised and enlarged.

O, pp. 112.

— *Class of '33.* [Catalogue.] Asa Fowler.

Sheet.

- *Class of '38.* Records of the meeting of the class of 1838 at Dartmouth College, July 28, 1858, at their twentieth anniversary. *Boston*: 1858.
- *Class of '40.* Dartmouth College: Survivors in 1890 of the Class of '40.
O, pp. 26.
- *Class of '42.* Decennial catalogue of the class which graduated at Dartmouth College, July 28, 1842, by Truman Ricard. *Boston*: 1853.
O, pp. 54.
- — A statistical history for fifty years. *Cambridge*: 1892.
- *Class of '43.* Memorial of the class graduated at Dartmouth College, July 27, 1843, by Jonathan Tenney. *Albany*: 1869.
O, pp. 61, 164.
- — Septenary catalogue of the class which graduated at Dartmouth College, July 27, 1843. *Manchester*: 1851.
O, pp. 42.
- *Class of '46.* Catalogue of the class of '46 in Dartmouth College. *Concord*: 1863.
O, pp. 61.
- *Class of '49.* Decennial catalogue of the class which graduated at Dartmouth College, July 26, 1849, with a notice of their class meeting, July 27, 1859. *Hanover*: 1859.
O, pp. 15.
- — Memorial of the class which graduated at Dartmouth College, July, 1849, with a record of its class meetings, July 1859 and July 1869 [etc.], by Clinton W. Stanley. *Manchester*: 1870.
O, pp. 63.
- *Class of '53.* Memorial of the class of 1853, Dartmouth College. *Hanover*: 1864.
O, pp. 59.
- *Class of '55.* Report of the class of 1855 of Dartmouth College, for twenty-three years, by Edward P. Scales, M. D. *Boston*: 1879.
O, pp. 50.

- ——— Thirty years record of the class of 1855 of Dartmouth College, by the Secretary [Edward P. Scales]. *Boston*: 1885.
O, pp. 53.
- *Class of '56*. History of the class of '56, Dartmouth College, by Benjamin F. Prescott. *Concord*.
O, pp. 167.
- *Class of '57*. Class Day exercises of the class of '57, in Dartmouth College, July 28, 1857. *Northampton*: 1858.
O, pp. 57.
- ——— Report of the class of '57 of Dartmouth College, from graduation to its twentieth anniversary, 1877, by Chas. A. Carleton, class secretary. *New York*: 1877.
O, pp. 48.
- ——— Quinquennial report of the "Class of '57" of Dartmouth College [1882], by Chas. A. Carleton. *New York*: 1882.
O, pp. 27.
- ——— Same [1887]. *New York*: 1887.
O, pp. 25.
- ——— Same [1892]. *New York*: 1892.
O, pp. 48.
- *Class of '58*. Biographical sketches of the class of '58, Dartmouth College, academic and scientific, January 1, 1884. [by S. L. Gerould]. *Concord*: 1884.
O, pp. 72. 11.
- *Class of '60*. Exercises on Class Day at Dartmouth College, Tuesday, July 24, 1860. *Hanover*: 1860.
O, pp. 66.
- ——— Report of the secretary of the class of 1860, Dartmouth College, 1873, by Fred Chase. *Hanover*: 1873.
O, pp. 35.
- ——— Biographical sketches of the class of 1860 in Dartmouth College, 1881, by Frederic Chase. *Hanover*: 1881.
D, pp. 28.
- *Class of '61*. Exercises on Class Day, July 23, 1861. *Hanover*: 1861.
O, pp. 44.

- — History of the Class of '61, Dartmouth College, since graduation, to Jan. 1, 1872, prepared by the Class Secretary [G. A. Marden]. *Lowell*: 1872.

O, pp. 47.

- *Class of '62*. Dartmouth College: Sketches of the class of 1862, by Horace Stuart Cummings, 1884. *Washington*: 1884.

O, pp. 120.

- *Class of '63*. A series of biographical sketches of the Class of 1863 in Dartmouth College, by John Scales. [*Dover*]: 1883.

O, pp. 53. II.

- *Class of '64*. Memorial of the class of '64 in Dartmouth College, compiled by John C. Webster. *Chicago*: 1884.

O, pp. 209.

- *Class of '66*. Exercises of Class Day at Dartmouth College, Tuesday, July 17, 1866.

- *Class of '67*. Exercises at Class Day at Dartmouth College, Tuesday, July 16, 1867. *Concord*: 1867.

O, pp. 54.

- — Dartmouth College: Reunion of the class of '67, held at Hanover, N. H., July 26, 27, and 28, 1877. *Binghamton, N. Y.*

O, pp. 46.

- — Brief notes of the reunion of the class of '67, Dartmouth College, at Hanover, N. H., June 28 and 29, 1882, (n. d.).

D, pp. 7.

- — Dartmouth College: '67 Class letter, October, 1884, (n. d.).

O, pp. 16.

- — Class letter to the members of the class of '67, Dartmouth College (n. d.).

O, pp. 29.

- *Class of '68*. Exercises of Class Day at Dartmouth College, July 21, 1868. *Claremont*: 1868.

O, pp. 39.

- — Dartmouth '68, Decennial Report [C. F. Emerson].
Hanover: 1878.
 O, pp. 21.
- — *Class of '69*. Exercises of Class Day at Dartmouth College, Tuesday, July 20, 1869. *Hanover*: 1869.
- — Dartmouth '69 [John E. Hatch] (n. d.).
 D, pp. 37.
- — Secretary's Report, 1873. E. H. Currier, Secretary (n. d.).
 D, pp. 30.
- — Directory of the class of '69, Dartmouth, May, 1889 (n. d.).
 sheet.
- — *Class of '70*. Exercises of Class Day at Dartmouth College, Tuesday, July 19, 1870. *Hanover*: 1870.
 D, pp. 54.
- — Class Report, '70. 1874. (n. d.)
 D, pp. 33.
- — Class Report, Dartmouth '70, 1878.
 D, pp. 34.
- — Class Report, Dartmouth '70, 1891.
 D, pp. 40.
- — *Class of '71*. Exercises of Class Day at Dartmouth College, Tuesday, July 16, 1871. *Hanover*: 1871.
 O, pp. 44.
- — *Class of '72*. Exercises of Class Day at Dartmouth College, Tuesday, June 25, 1872. *Hanover*: 1872.
 O, pp. 40.
- — *Class of '73*. Exercises of Class Day at Dartmouth College, Tuesday, June 24, 1873. *Claremont*: 1873.
 O, pp. 45.
- — First reunion. n. t. p.
 O, pp. 8.
- — Annual reports. 1-6. S. W. Adriance, sec.
- — The flight of years or a record of the class of '73, Dartmouth College, 1893. n. t. p.
 O, 28.

- *Class of '74.* Exercises of Class Day at Dartmouth College, Tuesday, June 23, 1874. *Hanover* : 1874.
D, pp. 48.
- — Reports 1-6. [By C. W. Scott.]
[Paged seriatim.]
- *Class of '75.* Exercises of Class Day at Dartmouth College, Tuesday, June 22, 1875. *Hanover* : 1875.
D, pp. 43.
- — Report. G. Arthur Butler, sec.
- *Class of '76.* History of the class of '76, Dartmouth College, freshman year. Samuel Merrill, historian. *Hanover* : 1873.
O, pp. 20.
- — Sophomore history of the class of '76, Dartmouth College. A. B. Crawford, historian. *Hanover* : 1873-'74.
O, pp. 22.
- — Junior history of the class of '76, Dartmouth College. W. S. Sayres, historian. *Hanover* : 1875.
O, pp. 74.
- — Senior history of the class of '76, Dartmouth College. W. R. Patterson, historian. *Hanover* : 1876.
O, pp. 40.
- — Exercises of Class Day at Dartmouth College, Tuesday, June 27, 1876. *Hanover* : 1876.
O, pp. 74.
- — Memoirs of the class of '76, Dartmouth College, by Wm. H. Gardiner, Portsmouth, N. H., June, 1876. *Portsmouth* : 1876.
O, pp. 34.
- — Annual reports by Wm. H. Gardiner, secretary. Numbers 1-18.
- *Class of '77.* History of the class of '77, Dartmouth College, 1874-'75. W. E. Noxon, historian. *Hanover* : 1875.
O, pp. 18.
- — History of the class of '77, Dartmouth College, 1875-'76. Fred L. Owen, historian. *Hanover* : 1876.
O, pp. 17.

- — History of the class of '77, Dartmouth College, Philip Carpenter, historian. *Hanover*: 1877.
O, pp. 45.
- — Exercises of Class Day at Dartmouth College, Tuesday, June 26, 1877. *Hanover*: 1877.
O, pp. 80.
- — Annual reports by John M. Comstock, secretary. Numbers 1-15.
- — Decennial record of the class of '77. *Hanover*: 1887.
O, pp. 65.
- *Class of '78*. History of the class of '78, Dartmouth College, by John Howe Fox, historian. *Hanover*: 1876.
O, pp. 24.
- — Exercises of Class Day at Dartmouth College, Tuesday, June 25, 1878. *Hanover*: 1878.
O, pp. 78.
- — Annual reports by John P. George. Numbers 1-9.
- — 1878-1893. Secretary's report of Class of 1878, Dartmouth College. [By John P. George.] n. t. p.
O, pp. 101.
- *Class of '79*. History of the class of '79, Dartmouth College, freshman year. Alfred S. Houghton, historian. *Lawrence*: 1876.
O, pp. 25.
- — Exercises of Class Day at Dartmouth College, Tuesday, June 24, 1879. *Hanover*: 1879.
O, pp. 80.
- — Annual reports. [Numbers 1-9. C. D. Edgarton, secretary.]
- *Class of '80*. Senior history by Wm. I. Smith.
O, pp. 46.
- — Exercises of Class Day at Dartmouth College, Tuesday, June 22, 1880. *Hanover*: 1880.
O, pp. 78.

- *Class of '81.* Address list of the class of 1881, Dartmouth College. [1889.]
sheet.
- — Annual reports [Numbers 1-5. M. W. Adams, Secretary].
- — 1881-'91. Ten years' record of the class of 1881, academic and scientific departments, Dartmouth College [by M. W. Adams, Secretary]. *Atlanta*: 1891.
O, pp. 28.
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- Remarks made by the pastor of "the Congregational church at Dartmouth College," on the Sunday (March 9, 1862) after the president's emancipation message. (n. t. p.)

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— Serving God with the mind: Discourse commemorative of Rev. Roswell Shurtleff, D. D., late professor emeritus of moral philosophy and political economy in Dartmouth College, by Clement Long, D. D., LL. D. [Text: Matt. VI, 10.] *Concord*: 1861.

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- Sermon preached at the funeral of Rev. David Peabody, professor of oratory and belles-lettres in Dartmouth College, Oct. 20, 1839 [Text: 1 Cor. XV, 5-7,], by the president. *Hanover*.

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- Discourse commemorative of Ira Young, late professor in Dartmouth College, by Nathan Lord. *Hanover*: 1859.

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- Discourse commemorative of Abiel Chandler, founder of the Chandler school of Dartmouth College, delivered at commencement, July 29, 1852, by Nathan Lord. *Boston*: 1852.
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- The millennium: An essay read to the general convention of New Hampshire, June, 1853, by Nathan Lord. *Hanover*: 1854.
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O, pp. 30.

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| 1. <i>Concord</i> : 1867. D, 12. | 11. <i>Concord</i> : 1877. O, 42. |
| 2. <i>Manchester</i> : 1868. D, 19. | 12. <i>Manchester</i> : 1878. O, 45. |
| 3. <i>Manchester</i> : 1869. D, 84. | 13. <i>Manchester</i> : 1879. O, 55. |
| 4. <i>Manchester</i> : 1870. D, 33. | 14. <i>Manchester</i> : 1881. O, 60. |
| 5. <i>Nashua</i> : 1871. O, 45. | 15. <i>Concord</i> : 1883. O, 61. |
| 6. <i>Nashua</i> : 1872. O, 33. | 16. <i>Concord</i> : 1885. O, 107. |
| 7. <i>Concord</i> : 1875. O, 7. | 17. <i>Manchester</i> : 1887. O, 263. |
| 8. | 18. <i>Manchester</i> : 1889. O, 104. |
| 9. <i>Concord</i> : 1875. O, 43. | 19. <i>Manchester</i> : 1890. O, 177. |
| 10. <i>Concord</i> : 1876. O, 19. | |

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2. Feeding experiments. June, 1888, O, pp. 14.
3. When to cut corn for ensilage. July, 1888, O, pp. 10.
4. The science and practice of stock feeding. Nov., 1888, O, pp. 31.
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6. Experiments with fertilizers. April, 1889, O, pp. 32.
7. Tests of dairy apparatus. May, 1889, O, pp. 16.
8. Feeding experiments. Nov., 1889, O, pp. 17.
9. Effects of food upon milk. Feb., 1890, O, pp. 16.
10. Coöperative fertilizer experiments. Mar., 1890, O, pp. 13.
11. Pig-feeding experiments. Nov., 1890, O, pp. 14.
12. Fertilizer experiments. Mar., 1891, O, pp. 13.
13. Effect of food on butter; on quantity of milk. May, 1891, O, pp. 11.
14. Ensilage in dairy farming. May, 1891, O, pp. 7.
15. Patent cattle foods. Dec., 1891, O, pp. 7.
16. Effect of food on composition of butter fat. O, pp. 20.

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| 1824, n. t. p., O, 8. | 1846. <i>Hanover</i> : D, 12. |
| 1825, n. t. p., O, 8. | 1847. <i>Hanover</i> : O, 8. |
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1852. <i>Hanover</i> : O, 8.	1881. <i>Hanover</i> : D, 8.
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1877. <i>Hanover</i> : D, 7.	1892. <i>Hanover</i> : S.
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1880. <i>Hanover</i> : D, 8.	

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— Statutes of Dartmouth University relative to medical graduation, Aug. 25, 1812 (n. t. p.).

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Niles, Wm. W. See *Dartmouth College, Class of '83*.

Northern Academy of Arts and Sciences. Constitution and by-laws of the Northern Academy of Arts and Sciences, with first report of curators, 1842. *Hanover*: 1842.

O, pp. 28.

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O, pp. 18.

Noyes, Brainbridge C. See *Thomas, A. A.*

Nutt, Alfred Edward. See *Dartmouth College, Class of '84*.

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O, pp. 16.

Oliver, Daniel. Address delivered in the chapel of Dartmouth College upon the introduction of the author into the professorship of moral and intellectual philosophy, May 19, 1825, by Daniel Oliver, M. D. *Concord*: 1825.

— Remarks on a pamphlet entitled, Professor Hale and Dartmouth College, by "Investigator" [pseud.] (n. t. p.).

O, pp. 34.

— Address delivered before the temperance society of the medical class of Dartmouth College, Oct. 31, 1832, by Daniel Oliver, M. D. *Winsor*.

O, pp. 16.

— See *Haddock, C. B.*

Ordronaux, John. See *Centennial Celebration*.

Owen, Fred L. See *Dartmouth College, Class of '77*.

Paine, Elijah. See *Thompson, T. W.*

Parish, Elijah. Sermon preached at Hanover, Aug. 23, 1801, the Sabbath preceding Commencement of Dartmouth College, by Elijah Parish. [Text: Gal. IV, 4.] *Hanover*: 1802.

— Sermon preached at the meeting house in the vicinity of Dartmouth College on the Sabbath preceding Commencement, 1806, by Elijah Parish, A. M. *Hanover*: 1806.

O, pp. 15.

— Eulogy on John Hubbard, professor of mathematics and natural philosophy in Dartmouth College, who died Aug. 14, 1810, pronounced at the college, Sept., 1810, by Elijah Parish, D. D. *Hanover*: 1810.

O, pp. 27.

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Park, Edwards A. Duties of a theologian: Anniversary address delivered before the Theological society of Dartmouth College, June 24, 1839, by Rev. Edwards A. Park. *New York*: 1839.

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Parker, Henry E. Memorial discourse [at the funeral of Timothy Francis Kendrick, 1879. Poem by M. D. Bisbeé].

— In memoriam: John Baldwin Stacy, a member of the senior class at Dartmouth College, who died May 6, 1880. Discourse at the funeral at Vershire, Vermont, May 9, 1880. (n. t. p.).

— See *Brown, Samuel G.*

Parker, Joel. See *Phi Beta Kappa*.

Pattee, F. L. See *Dartmouth College, Class of '88*.

Patterson, James W. See *Centennial Celebration*.

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— See *Sanborn, E. D.*

Patterson, W. R. See *Dartmouth College, Class of '76*.

Peabody, Andrew P. The uses of classical literature : Address before the united literary societies of Dartmouth College, July 26, 1843, by Andrew P. Peabody. *Boston* : 1843.

O, pp. 27.

Peabody, David. See *Lord, N.*

Peaslee, Edmund Randolph. Synopsis of the course of lectures on general and human physiology in the N. H. Medical Institution, Dartmouth College, by E. R. Peaslee. *Hanover* : 1848.

O, pp. 54.

— See *Bartlett, S. C.*

Perkins, C. A. See *Dartmouth College, Class of '90*.

Perkins, Cyrus. Eulogy on the Hon. William H. Woodward, late member of the corporation of Dartmouth University, who died August 9, 1818 ; pronounced at the request of the trustees on Commencement Day at Hanover, Aug. 26, 1818, by Cyrus Perkins, M. D. *Hanover* : 1818.

O, pp. 16.

— Inaugural dissertation on fever, read and defended at a public medical examination holden before Hon. John Wheelock, LL. D. and the governors of Dartmouth College, for the degree of Bachelor of Medicine, July 21, 1802. *Boston* : 1802.

O, pp. 34.

Perley, Ira. See *Centennial Celebration*.

Peters, Absalom. Fifty years out of College: Read to a remnant of the class of '16, met at Dartmouth College on the semi-centennial anniversary of their graduation, July 19, 1866. *New York*: 1866.

D, pp. 11.

Pettengill, S. B. The college cavaliers: A sketch of the service of a company of college students in the Union army in 1862, by S. B. Pettengill. *Chicago*: 1883.

D, pp. 91.

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1806. <i>Andover</i> : 1806. O, 15.	1841. <i>Concord</i> : 1841. O, 26.
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1839. <i>Concord</i> : 1839. O, 24.	1887. <i>Hanover</i> : 1887. O, 76.

— Sermon before the *Φ. B. K.* society at their anniversary at Dartmouth College . . . Aug. 26, 1800, by Asa Burton, A. M. [Text: I John IV, 8]. *Hanover*: 1801.

D, pp. 18.

— Oration pronounced before the society of *Φ. B. K.* at their anniversary at Hanover, Aug. 25, 1802, by Asa McFarland. *Hanover*: 1802.

D, pp. 24.

— The ghost of the law or anarchy and despotism: A poem before the *Φ. B. K.* of Dartmouth College at their anniversary, Aug. 23, 1803, by J. Warren Brackett. *Hanover*: 1803.

O, pp. 24.

— Oration pronounced before the society of *Φ. B. K.* at their anniversary at Hanover, Aug. 21, 1804, by Stephen P. Webster. *Hanover*: 1804.

O, pp. 15.

— Oration pronounced at Hanover, Aug. 27, 1805, before the *Φ. B. K.* society, by John Vose. *Hanover*: 1806.

D, pp. 14.

- The connection between moral and intellectual improvement: Address delivered at the anniversary of the New Hampshire Alpha of the *Φ. Β. Κ.* society of Dartmouth College, Aug. 26, 1817, by Daniel Dana, D. D. *Exeter*: 1817.
D, pp. 20.
- Oration pronounced before the society of Phi Beta Kappa at Dartmouth College, Aug. 19, 1824, by Samuel L. Knapp. *Boston*: 1824.
O, pp. 32.
- Pains of the imagination: A poem read before the *Φ. Β. Κ.* society at Dartmouth College, Aug. 19, 1824, by Nathaniel H. Carter. *New York*: 1824.
O, pp. 31.
- Oration pronounced before the *Φ. Β. Κ.* society of Dartmouth College, Aug. 25, 1825, by Chas. B. Haddock. *Concord*: 1825.
O, pp. 35.
- Oration on the importance of cultivating the sciences, delivered at Dartmouth College before the New Hampshire Alpha of *Φ. Β. Κ.*, Aug. 21, 1828, by Frederick Hall, M. D. *Baltimore*: 1828.
O, pp. 28.
- The characteristics and claims of the age in which we live: Oration pronounced at Dartmouth College, Aug. 23, 1832, before the New Hampshire Alpha of the *Φ. Β. Κ.* society, by George Kent. *Concord*: 1832.
O, pp. 42.
- The believing spirit: Discourse delivered before the New Hampshire Alpha of the *Φ. Β. Κ.* society, 1841, by Tayler Lewis. *New York*: 1841.
O, pp. 39.
- Oration before the *Φ. Β. Κ.* society of Dartmouth College, by Levi Woodbury. *Hanover*: 1844.
O, pp. 37.
- Oration before the *Φ. Β. Κ.* society of Dartmouth College, delivered July 30, 1845, by Leonard Bacon. *Hanover*: 1845.
O, pp. 23.

- Progress: Address before the *Φ. B. K.* society of Dartmouth College, July 29, 1846, by Joel Parker. *Hanover*: 1846.

O, pp. 26.

- The spirit of a scholar: An address before the *Φ. B. K.* society at Dartmouth, 1847.

- Classical learning in its relations to active life: Address before the *Φ. B. K.* society of Dartmouth College, on Wednesday, July 30, 1851, by John James Gilchrist. *Hanover*: 1851.

O, pp. 28.

- The national crisis: Being an address delivered before the *Φ. B. K.* society in Dartmouth College at Hanover, July 30, 1862, by Geo. L. Prentiss. *New York*: 1862.

O, pp. 32.

- The present position of the seceded states and the rights and duties of the general government in respect to them: Address to the *Φ. B. K.* society of Dartmouth College, June 19, 1865, by Alpheus Crosby. *Boston*: 1865.

O, pp. 16.

- The political duties of the educated classes: Discourse delivered before the *Φ. B. K.* society of Dartmouth College, July 18, 1866, by G. S. Hillard. *Boston*: 1866.

O, pp. 48.

- The relations of education to public questions: Address delivered before the *Φ. B. K.* society at Dartmouth College, June 23, 1875, by Hon. James W. Patterson. *Hanover*: 1875.

O, pp. 23.

- Philosophy the guide of life: Poem before the *Φ. B. K.* society at Dartmouth College, June 23, 1875, by Geo. A. Marden. (n†t. p.)

- Some effects of the growth of cities on our political system: Address before the *Φ. B. K.* society of Dartmouth College, June 26, 1878, by Hon. Alfred Russell. *Lowell*: 1878.

O, pp. 23.

— Anniversary of the New Hampshire Alpha of the *Φ. Β. Κ.* society, June 29, 1881. [Oration: The worship of success, by Chas. H. Bell; poem: The three queens, by John Boyle O'Reilly, LL. D.] *Hanover*: 1881.

O, pp. 33.

— Historical address by Frederick Chase, Esq., and oration by the Hon. George Hoadly, LL. D., delivered before the Phi Beta Kappa society of Dartmouth College, at its centennial anniversary, June 29, 1887. *Cambridge*: 1887.

O, pp. 39.

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S, pp. 61.

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O, pp. 64.

Pierce, M. B. Address on the present condition and prospects of the aboriginal inhabitants of North America, with particular reference to the Seneca nation, by M. B. Pierce, a chief of the Seneca nation and member of Dartmouth College. [*Hanover*], 1838.

O, pp. 16.

Prentiss, Geo. L. See *Phi Beta Kappa*.

Prescott, B. F. See *Dartmouth College, Class of '56*.

Proctor, John M. Eulogy on Wm. Nathaniel Cook of Wakefield, N. H., pronounced before the faculty and students of Dartmouth College, Apr. 17, 1863. *Hanover*: 1863.

O, pp. 11.

"*Publicus*." [Pseud.] Petition addressed to Governor John Wentworth against the location of the college at Hanover [in N. H. Hist. Soc. Coll. Vol. 3, 287, original among Belknap papers].

O'Reilly, John Boyle. See *Phi Beta Kappa*.

Relation of the college and the schools, May 1, 1893. (n. t. p.)

O, pp. 27.

Reynolds, James B. See *Dartmouth College, Class of '90.*

Rice, John L. Dartmouth College and the state of New Connecticut, 1776-1782: Paper read before the Connecticut Valley Historical Society of Springfield, Mass., by John L. Rice, April 7, 1879. *Springfield*: 1881.

O, pp. 56.

Richards, John. Discourse on gambling, delivered in the Congregational meeting house at Dartmouth College, Nov. 7, 1852, by Rev. John Richards, D. D. *Hanover*: 1852.

O, pp. 16.

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Richardson, Chas. F. Dartmouth College [article in College Book, pp. 141-157].

Rollins Chapel. Exercises at the laying of the corner stone of Rollins Chapel and Wilson Hall, Dartmouth College, June 25, 1884.

O, pp. 32.

— Dedication of Rollins Chapel and Wilson Hall, Dartmouth College, June 24, 1885. [1886].

O, pp. 56. Port. II.

Ross, J. C. See *Dartmouth College, Class of '89.*

Rowe, T. E. See *Dartmouth College, Class of '91.*

Rowell, Edward T. Eulogy on Chas. Henry Griffin, pronounced before the faculty and students of Dartmouth College, June 20, 1860, by Edward T. Rowell. [Bound with eulogies on Chamberlaine and Kimball]. *Concord*: 1860.

O, pp. 14.

Russell, Alfred. See *Phi Beta Kappa.*

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W. Smith, Jan. 4, 1869. (Valedictory, Isaac W. Smith, Jan. 3, 1870.) James A. Weston, Jan. 4, 1870; do., Jan. 3, 1871. (Valedictory, James A. Weston, Jan. 2, 1872.) Person C. Cheney, Jan. 2, 1872. (Valedictory, Person C. Cheney, Jan. 6, 1873.) Charles H. Bartlett, Jan. 6, 1873. (Valedictory, John P. Newell, Jan. 5, 1874.) James A. Weston, Jan. 6, 1874. (Valedictory, James A. Weston,) Alpheus Gay, March 16, 1875. (Valedictory, Alpheus Gay,) Ira Cross, March 21, 1876; do., March 20, 1877. John L. Kelly, March 16, 1878; do., Jan. 7, 1879. (Valedictory, John L. Kelly, Jan. 4, 1881.) Horace B. Putnam, Jan. 4, 1881; do., Jan. 2, 1883. (Valedictory, Horace B. Putnam, Jan. 6, 1885.) George H. Stearns, Jan. 6, 1885. (Valedictory, George H. Stearns, Dec. 31, 1886.) John Hosley, Jan. 4, 1887. (Valedictory, John Hosley, Dec. 28, 1888.) David B. Varney, Jan. 1, 1889. Edgar Jay Knowlton, Jan. 6, 1891. Edgar Jay Knowlton, Jan. 3, 1893. William C. Clarke, Jan. 1, 1895. (44.) *Manchester*: 1852-1893.

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SECOND ANNUAL REPORT
OF THE
NEW HAMPSHIRE
FORESTRY COMMISSION.
1894.

VOLUME I. . . . PART II.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1894.

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REPORT.

To his Excellency the Governor and the Honorable Council:

In compliance with the law, the New Hampshire Forestry Commission respectfully submits the following report for the year 1894:

Further experience confirms the impression expressed in our last report, that a widespread misapprehension in respect to the powers and duties of this commission exists both within and without the state. This makes it necessary again to call attention to the fact that the legislature which framed the forestry law of 1893, sought only facts upon which to base a proper forestry policy for New Hampshire, and so authorized the appointment of a forestry commission, with power only to investigate forest conditions and to report.

The work which the legislature laid upon the commission embraced the whole subject of forestry, except as it relates to the practical application of scientific facts to existing conditions.

AREA OF OUR FORESTS.

Our first duty was "to investigate the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein." The area of the forests of New Hampshire comprises practically sixty per cent. of the entire surface of the state, and has not greatly changed since the publication of the excellent report of the first temporary forestry commission in 1885. The 5,763,200 acres

of territory comprised within the limits of the state of New Hampshire were then divided into

1. Tillage land about 800,000 acres.
2. Pasture land about 1,508,112 acres.
3. Unimproved land, mostly forests, 3,455,088 acres.

More in detail the division of area may be shown as follows :

Counties.	Areas of each.	Improved land.	Unimproved land.	Per cent. of unimproved land.
Belknap	256,000	167,167	88,833	35 per cent.
Carroll	499,200	180,575	318,626	64 "
Cheshire	499,200	233,845	265,355	53 "
Coös	1,267,200	139,089	1,128,171	90 "
Grafton	976,000	425,783	550,217	56 "
Hillsborough	627,200	301,752	325,448	51 "
Merrimack	588,800	305,282	283,518	48 "
Rockingham	473,600	223,544	250,056	53 "
Strafford	204,800	125,087	79,713	39 "
Sullivan	371,200	205,988	165,212	44 "
Totals	5,763,200	2,308,112	3,455,149	

From the above table it will be seen that the amount of unimproved area of the state which may be classified chiefly as forest, varies from 35 per cent. in Belknap county, to 90 per cent. in Coös, and that the cleared and wooded surfaces in Hillsborough, Rockingham, Cheshire, and Merrimack counties are very nearly equal, being in area about 50 per cent. of their total area. It should also be borne in mind that considerable portions of Belknap and Carroll counties are covered with water, a fact which must not be forgotten when considering the unimproved areas of those counties.

Speaking broadly, the area of land in New Hampshire under forest cover is apparently increasing, despite the enlarged operations of the lumbermen. This statement, however, is assumed by many persons to imply that all forest is timber, and upon that assumption is based the fallacious argument of those who decry the agitation of forestry in New England. Their bald and unqualified assertion is

misleading, and should always be accompanied by the supplementary statement that tree growth is not necessarily timber, though so far as some of its economic, scenic, and climatic advantages are concerned, almost any kind of tree growth passes for forest. The increased forest area of New Hampshire consists largely of abandoned farms and pasture lands, which are rapidly growing up to trees. The character of the growth, however, is of such a nature as to render the wood thus produced entirely unfit under present conditions for commercial use, and therefore these tracts can for the present be dismissed from the consideration of the forester.

The forest in our state, and practically the only forest with which economic or sentimental forestry will have to do for many years to come, is that magnificent growth which clothes the slopes of the White Mountains, and extends northward to the highlands of the St. Lawrence. To this most important forest this commission has given its almost undivided attention, leaving for subsequent investigation the forest of secondary growth, which of late years has been springing up so rapidly in our southern counties. This already has become an object of commercial value, and soon will demand scientific treatment to insure continuing profit to its owners and permanent benefit to the state.

CHARACTER OF THE FOREST COVER.

The maps prepared to accompany this report will show more graphically than the above statistics can the extent and character of our forest cover. The map embracing the entire state shows the limits of the distribution of forest in New Hampshire, and makes plain the wide expanse of forest areas which the state contains. The larger maps of the three heavily wooded counties, Coös, Grafton, and Carroll, with their appropriate tints indicate original and secondary forest and arable land. Though the extent and character of the forest cover of northern New Hampshire is believed

to be fairly outlined by the different tints upon these maps, no claim is made for absolute correctness in the shadings. The work of preparing these maps was carried on under great difficulty. To have completed it as the work deserved would have required a full and accurate survey of all the forested areas of northern New Hampshire, a task which, from the rugged contour of the greater part of the north country, is rendered very difficult as an engineering feat, and extremely expensive as an administrative work. In view of these facts we have been obliged to rely upon such expert testimony as could be gathered from surveyors and cruisers of long experience, from owners and operators in timber lands, from the lumbermen themselves, from county commissioners and from selectmen of towns.

So far as these maps relate to the area and location of the original forests in the state we believe them to be as accurate as they can be made without an expensive survey. The same statement applies also to these maps so far as they relate to the greater areas of secondary forest growth, although several towns which are represented upon the map as being completely covered with a secondary forest, boast a few tenantable and profitable farms, but upon the whole their predominant character is that indicated upon our maps. The arable land in northern New Hampshire is very much scattered, and is interspersed with a great deal of timber, chiefly in the form of woodlots upon farms, and aggregates only a few acres in one lot. To indicate upon these maps the location and proportionate size of such woodlots was manifestly impossible with the means at our command, and so, wherever the farm land greatly predominates over the secondary or original growth, the entire township has been shaded to indicate its agricultural nature. Thus, of the towns in Coös county bordering on the Connecticut it may be said that there is in each a considerable area of forested tracts, yet they are so scattered and so small as to render it impossible to class these towns

other than as purely agricultural. This statement applies with equal force to many towns in Grafton and Carroll counties.

THE FOREST PRODUCT.

Another duty laid upon the commission was to ascertain the amount of wood and timber growing within the forests of the state. This commission, as was stated in its first report, in order to avoid unnecessary expense, sought to ascertain these facts through another state agency—the commission for the appraisal of lands in unorganized districts. The expiration of the term of this latter commission before its work was completed, has made it impossible for us to present any definite report upon this subject at the present time, without incurring an expense so large as to seem to us unwarranted without a specific appropriation. Pending the authorization of such an expenditure, we have sought to obtain the testimony upon this subject of numerous experts. These concur in the judgment that the estimate made by Mr. George T. Crawford may be accepted as an approximately accurate statement of the amount of marketable timber now standing in the White Mountain forests. That estimate is as follows:

BOSTON, DECEMBER 24, 1894.

George H. Moses, Esq., Sec. N. H. Forestry Commission:

DEAR SIR: In accordance with your request I herein submit some facts relating to the areas of the primeval forest growth of spruce in New Hampshire, also an approximate estimate of the amount cut for lumber and wood pulp each year.

ACREAGE.

Connecticut river waters in Coös county.....	150,000 acres.
“ “ Grafton “	50,000 “
Androscoggin “ Coös “	150,000 “
Pemigewasset “ Grafton “	150,000 “
Saco “ Carroll and Grafton county	25,000 “
Total in the state.....	525,000 “
About 300,000 acres of which is in the White Mountain district.	

PRODUCT.

The annual product from this acreage is for lumber about 240,000,000 feet board measure, and for pulp, about 40,000,000 feet board measure. A total of about 280,000,000 feet. The amount used for pulp is increasing about 15 per cent. per year. The lumbermen, as a rule, continue to cut their lands "clean" or down to six inches in diameter, at the stump, thereby destroying all opportunity for a reproduction of spruce by growth of small trees.

The large pulp mills, which own large tracts of virgin forest, have adopted the system of cutting no spruce trees less than 12 inches in diameter at the stump, and are already reaping the benefits of such a course.

From the economic view, the system pursued by the lumbermen is doing an incalculable damage to the state and its resources, while from the scenic standpoint the damage is great for the present, but nature will quickly reproduce a growth of some kind to cover the nakedness of a denuded forest, but that growth will be of little material or commercial value for ages to come. It is a difficult matter to remedy this evil by legislation in the line of the ideas of certain enthusiasts,—yet, if your commission can succeed in educating the lumbermen into a system of cutting mature trees only, it will confer a favor, looking directly, not only to the interest of the lumberman himself, but to the best interests of the entire state, and will alone be worth all its costs.

Yours very truly,

GEO. T. CRAWFORD.

In this connection the commission was further directed to ascertain the varieties of wood and timber growing in the forests of the state.

The great variety of surface and soil and elevation in the state makes it the habitat of nearly every species of shrub and tree found in northern New England; over one hundred and eighty different species of woody plants grow within our borders. More than one half of these are either large shrubs or trees, and of these latter over sixty are trees of commercial value.

A complete list of the "Trees and Shrubs composing the N. H. Forests" was prepared by William F. Flint, B. S., an experienced woodsman and a member of the Forestry Commission of 1885, after a personal observation of all parts of the state, and it was published in the report of that commission for 1885. This list has since been revised by Prof. Henry G. Jesup, of Dartmouth college, another

member of that commission, and will be found in Appendix A.

The commission was also directed to ascertain, as nearly as the means at its command would allow, the annual removals of wood and timber in the state, and the disposition made of it by home consumption and manufacture, as well as by exportation in the log. A systematic attempt of this commission to obtain this information soon proved that the results of its labor would be meagre, inaccurate, and unsatisfactory, because nearly all of the manufacturers and operators to whom our inquiries were directed evidently considered them either impertinent or unnecessary, and neglected or refused to make answer. Under these circumstances the only means left at our command for ascertaining the annual removals of timber from our forests was through the consensus of opinion of those engaged in the work of timber removal. According to such expert opinion it appears that the annual removal of wood and timber approximates three hundred million feet.

THE LUMBER INDUSTRY.

These figures apply only to the removals of spruce timber, and as the law gives us no power to compel answers to our inquiries, we have not been able to find any means of estimating the annual removals of other varieties of timber and of wood, nor of the disposition made of the same by home consumption and manufacture, as well as by exportation in the log, except such as are furnished by the tables showing the values of the entire manufacture and product of the state.¹ These important statistics were collected by the census bureau of the United States in 1890, and under ordinary circumstances would not have been ready for publication for several months to come, and now are made available for this report only through the courtesy of Hon. Carroll D. Wright, commissioner of labor in charge of the Census Bureau. In this way it is

¹ See Appendix B.

now possible to present herein the entire results of the United States census of 1890, so far as they relate to the lumber industry of New Hampshire, and thus accurately inform the state regarding the extent and magnitude of the manufacturing interests dependent upon the maintenance of our forest cover.

It is doubtful if many citizens of New Hampshire have had any adequate idea of the magnitude of our lumber and saw-mill industry, and it is probable that when the complete returns for the eleventh census are tabulated in such form as to render comparison easy, it will be found that that industry is second to none in the state, and that the return upon the capital invested probably exceeds that of any other manufacturing enterprise. By reason of the minuteness with which the Census Bureau conducted its investigations and the care with which it prepared the results for publication, the tables which appear in our appendix present accurately the capital invested in logging, milling, handling, and manufacturing the timber product, the number and classes of operatives employed, the total capital used, the amount of wages paid, and the value of the product.

Another disposition of the forest product of which these figures from the Census Bureau make no mention will be found in the subjoined tables which deal with the pulp and paper industry, and which have been kindly furnished us by Mr. George T. Crawford, of Boston, Mass. The larger table, taken from the *American Paper Trade Journal*, of the date of July 12, 1894, shows in gross the relative position of the different states with regard to their production of paper and pulp. The smaller table presents in detail the statistics of this industry for New Hampshire, and indicates the daily production in towns of every pulp mill in the state, together with the superficial area of spruce timber consumed in the manufacture of the pulp, and the source of supply of wood material for each mill.

STATISTICS OF DAILY PRODUCTS OF WOOD PULP IN
NEW HAMPSHIRE, 1893.

Name of Location.	Kind of Pulp.	Quantity.	Superficial feet spruce used annually.	Where Cut.
Berlin Mills Co., Berlin Falls.	Ground.	15 tons.	2,768,000	1,000,000 in N. H.; balance in Me.
Burgess Sulphite Fibre Co., Ber- lin Falls.	Sulphite.	20 "	8,000,000	2,000,000 in N. H.; balance in Me.
Forest Fibre Co., Berlin Falls.	Chemical.	(Runs part of time.)		1,000,000 in N. H.
Glen M'fg Co., Berlin Falls.	G. and Sul- phite.	100 tons.	22,000,000	20,000,000 in N. H.
Mason & Perkins Paper Co., Bris- tol.	Ground.	11½ "	2,225,000	2,225,000 in N. H.
Train, Smith & Co., Bristol.	"	6 "	1,100,000	1,100,000 in N. H.
Garvin's Falls Pulp Co., Con- cord.	"	5 "	1,000,000	1,000,000 in N. H.
P. C. Cheney Co., East Tilton.	"	10 "	2,000,000	Canada.
Winnipiseogee Paper Co., Franklin.	"	34 "	6,400,000	6,000,000 in N. H.
Excelsior Fibre Co., Goffstown.	Sulphite.	5 "	1,800,000	Canada.
P. C. Cheney, Co., Manchester.	Ground.	10 "	2,000,000	2,000,000 in N. H.
United Indurated Fibre Co., Peterborough.	"	5 "	1,800,000	1,000,000 in N. H.
Emerson Paper Co., Sunapee.	"	5 "	1,800,000	1,800,000 in N. H.
Total,		226½ "	53,893,000	39,925,000
Cut in New Hampshire and used in mills out of the state, about.....				
Total cut in New Hampshire for pulp.....				49,925,000 feet.

TABLE SHOWING THE DAILY CAPACITY IN POUNDS OF THE
MILLING, AS REPORTED BY MANUFACTURERS FOR IN
THE DIRECTORY OF THE

*Submitted by Howard Lockwood & Co. in advance of the Seven-
tion, to be held on July 25,*

STATES.	Binders' board.	Blotting.	Book and news. (b)	Building, roofing, and sheathing.
Alabama.....				
California.....	2,000		39,000	
Colorado.....			58,000	
Connecticut.....	47,000	4,000	96,000	22,000
Delaware.....			86,000	
Georgia.....		500	5,500	
Illinois.....				45,000
Indiana.....			124,000	85,000
Iowa.....				
Kansas.....				
Kentucky.....			20,000	
Maine.....			543,000	
Maryland.....	3,000		125,000	5,500
Massachusetts.....	6,000	14,000	571,000	70,000
Michigan.....	4,000	12,000	161,000	12,500
Minnesota.....			10,000	25,000
Missouri.....				10,000
Nebraska.....				
New Hampshire.....			299,000	
New Jersey.....	60,800		16,000	52,000
New York.....	13,000		1,179,000	78,000
North Carolina.....			4,000	
Ohio.....	36,000	7,000	206,000	44,000
Oregon.....			40,000	
Pennsylvania.....	51,500		434,900	181,000
South Carolina.....				
Tennessee.....			6,000	
Texas.....				
Vermont.....			163,000	
Virginia.....		26,000	11,000	
Washington.....			14,000	
West Virginia.....			25,000	
Winconsin.....			687,000	10,000
Totals.....	223,300	63,500	4,923,400	640,000
“ for 1893-94.....	214,300	63,500	4,922,400	590,500
	9,000		1,000	49,500
Per cent. of gain.....	4 1-5		1-49	8 2-5
“ of loss.....				
Totals for 1881.....	124,120	11,500	1,390,050	153,800
“ 1883.....	165,320	15,000	1,682,650	272,800
“ 1884.....	153,600	16,800	1,998,050	314,250
“ 1885.....	184,050	15,800	2,029,350	313,750
“ 1886-87.....	200,650	22,600	2,142,900	256,750
“ 1887-88.....	187,150	22,600	2,279,400	387,000
“ 1888-89.....	209,650	25,100	2,661,550	377,000
“ 1889-90.....	217,200	24,100	2,837,850	444,500
“ 1890-91.....	239,300	31,600	3,081,350	525,500
“ 1891-92.....	212,800	43,600	3,735,150	498,000
“ 1892-93.....	208,300	53,000	4,233,150	514,500
Per cent. of gain since 1881..	79 11-12	452 1-6	254 1-5	316 1-8
“ of loss since 1881.....				

(a) This table shows the daily CAPACITY, *not the actual production* of all the mills. The basis of the table is the statement and *claims* of manufacturers. In some instances figures have been altered when manufacturers have reported a producing capacity which was evidently incorrect, when compared with the size and number of engines, the power and other details in our possession, and which in themselves determine very closely what a mill can produce. About 7½ per cent. of the mills were idle at last reports, the capacity of which does

PAPER AND PULP MILLS OF THE UNITED STATES NOW RUN-
SECTION IN THE TWENTIETH EDITION OF LOCKWOOD'S
PAPER TRADE, 1894-95 (a).

*teenth Annual Meeting of the American Manufacturers' Associa-
at Saratoga, N. Y.*

Card.	Chemical Fibre. (c)	Collar.	Colored. (d)	Cotton Hull fibre.	Hanging and curtain.	Leather board.
.....
.....	16,000	.....	.....	.....	.....	.....
22,000	12,000	.....	39,000	.....	3,000	14,500
.....	50,000	.....	5,000	.....	.....	.....
.....
.....	70,000	.....	.....	.....	.....	.....
.....
.....	662,000	.....	.....	.....	.....	19,500
.....	.....	.....	.....	.....	10,000	.....
82,000	65,000	.....	22,500	.....	16,000	28,500
4,000	110,000	.....	17,000	.....	.....	.....
.....
.....
12,000	190,000	.....	4,000	.....	.....	16,000
.....	12,000	.....	.....	.....	.....	1,000
49,000	500,000	.....	23,000	.....	180,500	4,000
.....
.....	90,000	.....	26,000	.....	.....	.....
.....	20,000	.....	.....	.....	.....	.....
6,000	319,000	.....	26,000	.....	16,000	3,500
.....	10,000	.....	.....	12,000	.....	.....
.....
20,000	30,000	.....	.....	.....	9,000	.....
.....	40,000	.....	.....	.....	.....	.....
.....	5,000	.....	.....	.....	.....	.....
.....	90,000	.....	.....	.....	.....	.....
.....	235,000	.....	9,000	.....	.....	.....
.....
195,000	2,526,000	.....	171,500	12,000	234,500	87,000
178,000	2,210,000	.....	178,000	.....	270,500	95,000
.....
17,000	316,000	.....	6,500	12,000	36,000	8,000
.....
9 9-16	14 3-10	.....	.....	.....	.....	.....
.....	.....	.....	3 2-3	.....	13 2-7	8 4-9
.....
41,000	259,500	14,000	111,900	.....	112,200	94,300
82,600	466,000	9,000	95,760	.....	154,300	77,100
84,500	576,000	5,500	104,900	.....	159,300	129,100
89,500	587,000	5,500	108,650	.....	191,400	101,500
108,500	537,000	4,500	106,150	.....	191,400	92,250
103,750	602,000	1,000	110,400	.....	185,100	85,750
106,250	617,000	.....	121,600	.....	210,100	71,500
138,750	866,500	.....	113,300	.....	228,600	87,500
147,350	1,111,500	.....	131,850	.....	224,400	92,800
149,850	1,543,500	.....	140,600	.....	249,200	86,500
183,250	1,736,000	.....	176,500	.....	265,000	87,000
.....
375 5-8	873 2-5	.....	53 1-4	.....	109	.....
.....	.....	100	.....	.....	.....	7 7-9

not appear in this table. Total number of mills as last reported, 1,231; idle, 95.

(b) Every kind of book and newspaper from all classes of stock is embraced in this column.

(c) These totals include the product of mills making chemical fibre solely, and a considerable quantity of fibre made by mills for their own use. The totals do not, therefore, represent the *entire* production of chemical fibre.

TABLE SHOWING THE DAILY CAPACITY IN POUNDS OF THE
 NING AS REPORTED BY MANUFACTURERS FOR IN
 DIRECTORY OF THE

*Submitted by Howard Lockwood & Co., in advance of the Seven-
 tion to be held on July 25,*

STATES.	Manilla.	Palm fibre.	Press board.	Straw board. (e)	Straw fibre. (f)	Straw wrap- ping.
Alabama.....						
California.....	3,000			2,000		27,000
Colorado.....	3,500					3,500
Connecticut.....	71,000		25,800	53,000		
Delaware.....	16,000					
Georgia.....	9,000					
Illinois.....	42,000			286,500		246,700
Indiana.....	51,500			341,000		203,000
Iowa.....				16,000	20,000	38,000
Kansas.....	12,000					23,000
Kentucky.....						
Maine.....	133,000					
Maryland.....	45,000			28,000		26,700
Massachusetts.....	249,000		2,000	3,500		
Michigan.....	20,000			52,500		92,000
Minnesota.....	10,000					
Missouri.....				3,200		17,000
Nebraska.....						20,000
New Hampshire.....	47,000			10,000		
New Jersey.....	133,000			40,000		
New York.....	517,000			148,500		219,000
North Carolina.....	2,000					
Ohio.....	190,000			476,000		278,000
Oregon.....	6,000					10,500
Pennsylvania.....	170,000			14,000		20,800
South Carolina.....	8,000					
Tennessee.....	2,000					
Texas.....	4,000					6,000
Vermont.....	86,000			5,000		
Virginia.....	16,000			20,000		
Washington.....	9,000					4,000
West Virginia.....				30,000		13,000
Wisconsin.....	152,000			45,000		45,000
Totals.....	2,007,600		27,800	1,574,200	20,000	1,193,200
" for 1893-94.....	1,908,100		27,800	1,671,580		1,063,650
	99,500			97,380	20,000	129,550
Per cent. of gain.....	5 1-5					12 1-12
" of loss.....				5 2-3		
Totals for 1881.....	648,900		7,600	505,000	25,000	502,400
" 1883.....	879,100		8,600	743,800	23,000	645,700
" 1884.....	809,700	3,000	9,600	786,800	23,000	718,500
" 1885.....	949,250	3,000	12,000	828,800	17,000	760,500
" 1886-87.....	943,250	3,000	9,800	881,050	12,000	797,900
" 1887-88.....	1,039,200	3,000	11,800	941,250	6,000	759,500
" 1888-89.....	1,092,400		10,800	988,500	6,000	885,200
" 1889-90.....	1,228,600		15,800	1,117,500	6,000	925,400
" 1890-91.....	1,357,400		18,800	1,344,000	6,000	923,000
" 1891-92.....	1,531,400		23,800	1,433,500	46,000	958,900
" 1892-93.....	1,720,900		23,800	1,545,500		960,000
Per cent. of gain since 1881..	209 1-3		265 3-4	211 7-10		137 1-2
" of loss since 1881.....					20	

(d) All kinds of colored paper, except ordinary tinted book and writing, are included under this heading.

(e) This column includes many small "air-dried" mills, whose product for the season aggregates only a comparatively small amount.

(f) This does not include pulp made from straw at regular print mills, but only at such mills as sell to paper-makers.

PAPER AND PULP MILLS OF THE UNITED STATES NOW RUN-
SECTION IN THE TWENTIETH EDITION OF LOCKWOOD'S
PAPER TRADE, 1894-95

*teenth Annual Meeting of the American Paper Manufacturers' Associa-
at Saratoga, N. Y.*

Tissue. (g)	Tissue manilla.	Wood pulp. (h)	Wood pulp board.	Wrap- ping. (i)	Writing. (j)	Miscel- laneous.	Total capacity of states.
		4,000					4,000
1,000		20,000		3,000			97,000
		24,000		3,000	14,000		122,000
13,000	2,700		8,000	63,500	38,500		535,000
	180			1,000	2,000		160,180
		9,500		3,000			27,500
		20,000		111,500		15,000	766,700
4,000	4,000	161,000	80,000	23,500			1,147,000
				47,000			121,000
				22,000			57,000
							20,000
		763,000	61,000	10,000	5,000		2,196,500
		20,000		1,500			264,700
8,600	600	82,000		56,500	530,500	16,500	1,824,200
6,000		68,000	24,000	30,000	24,000		637,000
		20,000		15,000			80,000
				10,000			40,200
							20,000
2,000	13,600	429,000		8,000	9,000		1,039,600
29,100	4,400		62,100	40,400	4,000	5,000	459,700
19,700	31,000	1,892,400	112,000	140,000	41,000	2,000	5,149,100
		5,000		1,000			12,000
		20,000		107,500	24,000	19,000	1,423,500
2,000		61,000		8,000			147,500
5,300	10,200	84,000	7,000	89,000	67,500	6,000	1,512,300
							18,000
		12,000		4,000			36,000
				4,000			14,000
5,500	13,000	320,000	39,000				690,500
		12,000		10,000	11,000		146,000
		12,000		12,000	2,000		58,000
		90,000			15,000		263,000
8,000		577,000		32,000	99,000	7,000	1,897,000
104,200	79,680	4,705,900	393,000	856,400	877,500	70,500	20,986,180
111,700	96,180	4,285,400	372,000	755,700	863,900	80,500	19,958,710
7,500	16,500	420,500	21,000	100,700	13,600	10,000	1,027,470
		9 3-4	5 2-3	13 1-3	1 4-7		5 1-7
6 8-11	17 1-7					12 3-8	
14,300	40,180	484,300	39,000	428,400	305,700	2,250	5,315,400
24,350	45,130	633,450	43,000	489,400	354,900	38,800	6,949,800
23,650	40,530	795,550	46,000	517,000	409,000	35,900	7,567,836
24,700	50,130	835,830	58,000	523,750	407,700	42,900	8,147,060
25,250	58,980	950,600	65,000	486,550	407,000	41,400	8,354,480
30,550	64,780	1,085,900	61,000	480,600	456,200	53,900	8,957,830
36,250	50,880	1,536,500	83,000	477,250	474,700	49,900	10,091,130
33,850	46,580	2,607,600	95,500	583,750	567,100	58,500	12,224,480
36,450	53,030	2,900,700	129,500	595,750	560,000	60,000	13,561,180
77,500	59,730	2,953,700	136,000	685,750	589,600	64,500	15,219,580
88,500	103,480	3,400,300	187,000	703,700	706,000	74,500	16,970,380
628 5-7	98 3-10	871 2-3	907 2-3	99 6-7	187	3,033 1-3	294 4-5

(g) Includes all kinds of white and colored tissue.

(h) Some ground wood pulp made and used at the paper mill is not included in these aggregates.

(i) Includes all grades of wrapping and bogus, except straw wrapping.

(j) Includes all grades of bank note, ledger, flat, and folded, tub, and engine sized, and envelope paper.

The forestry law further prescribes that the commission shall investigate the different methods of lumbering pursued and the effects thereof upon the timber supply, water power, scenery, and climate of the state.

METHODS OF LUMBERING.

Two centuries ago practically the whole of New Hampshire was covered with forest, and the earliest lumbering operations in the state were undertaken to obtain land for agricultural uses. The methods employed were adapted to remove the forest cover in the shortest possible time, and may be described as a wholesale attack upon the forests with ax and with fire. The object sought by this method of forest removal—sufficient tillage and pasture land for the population—was attained about seventy-five years ago. Since that time there has been no reasonable excuse for using such indiscriminate methods, and it does not appear that any large areas have been wrested from forest control and turned over to agriculture during the past seventy-five years. Indeed the movement within the last fifty years has been in the other direction, and some of the land which was cleared a quarter of a century earlier has been turned over again to the care of nature.

After sufficient tillage and pasture land had been secured the remaining forest areas were regarded by their owners as a source of individual profit, and have been utilized steadily to secure such wood material as the needs of an increasing population have demanded. These needs in the early days of the state comprised timber for houses, for fences, and for ship building, and wood for fuel. To these requirements there must now be added an increasing demand for those manifold commodities which man's ingenuity has enabled him to furnish from the forest product, and which has thus given value to almost every variety of wood which our forests contain. The original demand for wood material just described was satisfied by

only the largest trees, and by only a few varieties of these. The pine alone gave our forests their first value. Timber, spars, fuel, fence rails, and naval stores (pitch and turpentine) were all supplied by the removal of that one variety of tree, while the hemlock was rapidly cut to secure its bark, and the oak was sought for pilings and ship timbers. Thus these species early disappeared, so that the forests of New Hampshire fifty years ago were made up almost wholly of spruce, fir, and a little cedar among the evergreens, and of birch, poplar, and maple among the hard woods. These trees then had only commercial value, and were first brought upon the market by the increasing demands of the lumber trade, which is yet fastidious, and finds no use for New Hampshire hard woods in appreciable quantities.

These conditions compelled the introduction of methods of lumbering which by cutting the forests tended to exterminate the desirable species of growth and to leave the ground to be covered by the less desirable species. For fifty years, at least, the New Hampshire lumberman has culled the forests more or less systematically with the result that the end of our spruce is in sight, and that, too, with but little chance for its reproduction. Nevertheless, the culling system of lumbering is really crude forestry, for under that system the lumberman commonly aims to remove only the mature trees. The crude character of this system arises from the careless manner in which it is applied, the heedlessness or ignorance of the woodsmen in felling the tree, in nearly every instance, producing more damage to the young growth than the profit on what is felled would repair. Yet there is much to commend this method of lumbering; it needs only to be applied with due care for the tree which is spared the direct application of the ax to convert it into genuine forestry, though not of the most prudent or scientific type.

Twenty-five years ago this method of lumbering was in general use throughout the state, and promised to develop

into a prudent if not a scientific scheme of forest management. This development was thwarted by man's genius in utilizing wood-fibre for the manufacture of paper, which radically changed the methods of lumbering, and set a new task for the forester.

LUMBERING *v.* FORESTRY.

A comparison of the pulp industry with the lumber business must be invidious to those controlling the former. No student of forestry can avoid the knowledge that with scarcely an exception the owners of pulp mills conduct their business with utter recklessness so far as the future of the forest is concerned. Competition in the lumber business has made it desirable and profitable for the mill-owner to manufacture only from large sized logs, while competition in the pulp business has led to a diametrically opposite result, and calls for trees of the most diminutive size while it rejects as waste products of the forest which might be easily and profitably utilized. Speaking broadly, it may be safely asserted with reference to the economic management of our forested areas that it is not what is used but what is wasted that causes the greater loss. It is this fact that emphasizes the difference between German forestry and American lumbering. The German forester rarely markets less than eighty per cent. of his tree product. The American lumberman rarely markets more than twenty per cent. of his tree product. To be sure, the social conditions in Germany and America are utterly unlike, and the scarcity of fuel which in Germany tends to make ready market for every limb, twig, and even root of the spruce tree, has never existed here. American conditions have thus far prompted the operator to seize only that kind of timber which was most advantageous and profitable for him to work, and have led him to treat as worthless that which might have swelled his profits to a considerable degree.

It is worth noting, however, that these conditions al-

ready have been greatly modified if they have not wholly ceased to exist. The world is admittedly approaching the exhaustion of its timber supply, and of the 3,500,000 acres of forest land which now remain in New Hampshire, a consensus of experts sets the original forest cover at only about 500,000 acres. None of this is free from the danger of immediate assault by operators who, impelled by their own wasteful methods, are driven to seek more promising fields of labor. The realization of the hardships that these conditions must soon impose is leading the more provident owners of timber lands to place restrictions upon their operations, and it is now by no means rare to find lumbermen who are beginning to apply some of the principles of forestry, and mill owners who are seeking to turn to account every forest by-product.

Such application of the principles of forestry was commented upon in our previous report, in which the opinion was expressed that more examples of this kind would soon be found among our lumber operators. That expectation, we are happy to state, is being fulfilled. In this increasing number of owners of timber-land who feel compelled to take measures for the protection of their forest, sometimes against themselves, is found the greatest fruit of the forestry agitation in New Hampshire.

While the number of lumbermen and mill owners who are trying to utilize every forest by-product must increase under the spur of competition, the great majority of them still conduct their business with prodigal wastefulness.

This wastefulness in lumber operations in New Hampshire not only entails loss upon the present owners, but is also a permanent injury to the forest itself. Those methods of lumbering which permit and even encourage the littering of the ground with a large amount of debris of tops and limbs are most reprehensible, and deprive the operator himself of a large per cent. of the profit which his tree might yield. The pulp mill to-day is demanding smaller trees for

its grinders, and the lumberman furnishes them, while neglecting the large tops which would serve the same purpose at less expense and with less detriment to the forest. The injury to the forest which this method of lumbering entails is increased by the danger from fire which grows out of the enlarged amount of refuse left upon the ground. The debris of an original forest is always great; the debris of a lumbered forest, as it too frequently presents itself, suggests nothing short of criminal carelessness in view of the risks of fire, for each dried and decaying top furnishes additional fuel for any chance flame, and diminishes the security of all adjoining proprietors if once a fire secures a foothold.

THE LESSON OF FORESTRY.

True forestry will teach the lumberman how best to utilize that which he now wastes. It will induce the managers of pulp mills to make use of tree tops instead of small trees. It will lead the operator to set up his charcoal kiln for the use of limbs only, and to every charcoal plant it will add an apparatus for securing the acid by-products of the kiln. It is gratifying to note that many of these things are now being done in our New Hampshire forests. The charcoal kiln is clearing many an acre of ground after the lumberman has passed over it, and experiments of chemists are convincing pulp makers that the tree top furnishes them their cheapest raw material. The by-products of the pulp mill, too, are receiving attention, and the latest problem which the forester has laid before the mill owner is how to save the half ton of starch which now goes down stream with the making of each ton of pulp, but which is twice as valuable as the pulp itself.

This commission in entering upon its work realized that one of the objects of the forestry movement in America is to harmonize the interests of the lumberman and the forester, and to provide due protection for the lumber industry, without needless sacrifice of the forest.

Accordingly it has been our constant aim to direct the attention of practical operators to such methods for utilizing present waste as are indicated above, and to induce the discussion of all new methods calculated to promote a more rational use of the forests. By the agitation of such subjects among those having the most immediate and largest pecuniary interest in the forest product it is hoped that much will be accomplished.

Meantime the effect of the removal of our forest cover as now carried on in New Hampshire is felt, if the fundamental theories of orthodox forestry are correct, throughout the whole range of the state's activities, and is more or less marked upon our timber supply which is vanishing, upon our water-power which is rendered variable and uncertain, upon our scenery which is defaced, and upon our climate which is made less inviting. Such in general are the results of forest removal in New Hampshire. But the magnitude of the private interests involved, the still greater importance to the state of their wise administration, and the consequent care which should mark any official statement, precludes any detailed report upon these subjects at this time. Investigations already begun upon these subjects, though convincing us of the truth of the general proposition above expressed, make proper a suspended judgment upon special points until such time as we shall be able to present a larger body of facts upon which to base our conclusions. We therefore postpone all publication of the results of this research until it shall cover substantially the entire field affected.

A CHANGE IS NECESSARY.

Enough evidence, however, has been collected already to warrant us in affirming that unless the owners of pulp mills and those operating for them shall make an early, radical, and complete change in their present methods of cutting, the state must soon face the question how it will stay the ruthless waste of its wealth and protect the interests of

future generations. By the exercise of the power of eminent domain for the creation of a series of public forest reserves, it could effectually secure these objects and make the White Mountain range a source of constant income, unfailing water supply, and perpetual scenic pleasure.

If public spirited citizens should, at any time, provide funds to establish such a series of public parks in accordance with the provisions of section 4, of the Forestry Act of 1893, of which no instances have yet occurred, substantially the same beneficial results would be realized.

But the power of eminent domain is not the only power available by the state for the protection of our forested areas. The police power is elastic and coextensive with all the interests of the state: its applications change and increase with the changing needs of an advancing society. In the opinion of many competent persons this power may be constitutionally applied to prevent the owners of forests, as well as of any other kind of private property, from so using their own as to injure others and especially the whole people. But without resort to any novel exercise of the police power, something, undoubtedly, can be done by the state to lessen the waste wrought by the indiscriminating axeman and so to promote the weal of subsequent generations. One method that has been suggested for securing these ends consists in the exemption of timber lands from taxation, upon condition that their owners will enter into agreement with the state to refrain from removing all except the matured timber thereon standing. The state of New York, by an act of its legislature, approved April 7, 1893, is now making trial of this means of preventing the waste of the forests in the Adirondack region. Another method open to fewer practical, and perhaps constitutional, objections for securing the same ends is state regulation of all incorporated lumber companies operating in New Hampshire, some of which at present are guilty of the most indiscriminate cutting. Fortunately, this

state, when granting charters to such companies, has reserved the right to amend or repeal, and hence unquestionably it is now competent to prescribe their methods of lumbering, and to limit them, under penalty of forfeiture of their franchises, to the removal of matured timber only, and to enforce its regulations by state inspectors.

While now only enumerating some proposed remedies for the evils which have been described, no one of them should be adopted without the fullest consideration. The enlightened self-interest of all operators who now cut indiscriminately and their increasing recognition of the just interests of the state, which creates and protects all their titles to private property, may indefinitely postpone such consideration. Otherwise, the adoption by the state of some legal remedy cannot be long delayed.

FOREST FIRES.

The first efforts of this board, which were directed toward securing adequate protection of our forest areas against fire, have not been relaxed during the present year, and these continued efforts have served to increase our conviction expressed a year ago, that the fire law of 1893 must prove ineffective. How ineffective it is we are fortunately unable to state fully, for during the past year our forests, unlike those in many other states, providentially have been free from any extensive ravages by fires, yet the damages, which have been so incurred, are sufficient to emphasize the necessity of an immediate and far-reaching amendment of section 3 of the Forestry Act.

There is little fault to be found with the manner in which the selectmen of towns have discharged their duties as fire wardens, and that part of the law which clothes those officials with the power to protect the forests of their towns against fire, appears to require only slight modification. That part of the law, however, which relates to the protection of the great forested areas, which are found in

the unincorporated townships of the northern counties of the state, should, in the opinion of this board, be amended. The provision by which county commissioners were empowered to appoint fire wardens for places where no town organizations exist has been wholly inoperative, and despite the frequently renewed and often vigorous and personal protests of this board, not a single fire warden for such places has been appointed under the provisions of that act.

Thus what appears to us to have been the plain intent of the framers of that act has been nullified by the neglect of the county commissioners to give effect to its only administrative feature. The only excuse given for this neglect, so far as we know, is that the cost of protecting these areas of forest ought not to be borne by the county, but that it is the duty of each man to protect his own forest. The legislature of 1893 seems to have judged this position to be untenable. The forest owners who have been denied the protection of the law then enacted, it must be assumed, have paid their assessed share of all taxes, and they therefor are entitled to all the benefits of the law. Nor is it any adequate answer to allege that they are not assessed proportionately, for if this is the fact, a remedy can be applied by the proper authority. At any rate the law contemplates the protection of our forests against fire as a public duty, and since, for the reasons above stated, it has proved inadequate to secure that result we shall suggest to the proper legislative committee, such changes in the present law as will, in our judgment, give the forests the protection they require, and which the state, in our opinion, intended to afford by the act of 1893.

CO-OPERATIVE FORESTRY.

The attempts at coöperative forestry which were referred to in our first annual report, and which were undertaken by

the Gridiron club in Waterville, and by the Ragged Mountain Park association in Andover, have not this year been productive of specific results. The Gridiron club has deemed it unwise during the prevalence of the hard times to undertake any large expenditure. It is likely, however, that during the next year some determined effort will be made to carry out the purpose for which that club acquired its landed property. The Ragged Mountain association applied forestry principles to its timber tract only so far as it was necessary to secure from this forest an amount of timber sufficient to provide the purchase-money for the tract. It then abandoned its efforts, and now, like the Gridiron club, awaits better times.

The educational work which is imposed upon this commission, and which for some time to come must be the most important feature of its work, has been carried on throughout the entire year. The course of lectures in forestry referred to in our last annual report, was delivered under the auspices of this commission before the students of the New Hampshire College of Agriculture and the Mechanic Arts, at Durham, and the various public meetings which the forestry law requires have been held as often as opportunity permitted. We are under repeated obligations to the Patrons of Husbandry for the interest which they have taken in this portion of our work, and for the numerous opportunities afforded us by their meetings. The board of agriculture has heartily coöperated with us during the past year, and at all of the farmers' institutes and at both of the field meetings of that board, forestry has had an important place upon the programme. The state board of trade likewise gave a place for this topic in the programme of its mid-summer meeting. Knowledge of forestry principles has thus been diligently spread, and arrangements are now being made by the commission for a series of independent forestry meetings. Legislative action can never be far in advance of public opinion, and we are firmly convinced that

public opinion on forestry in New Hampshire can best be awakened by its agitation in every accessible community.

AMERICAN FORESTRY ASSOCIATION.

Perhaps our most effective work in this direction during the past year was done through the special midsummer meeting of the American Forestry association, which was held in the White Mountains, August 24-29, by invitation of this board. This meeting was attended by nearly one hundred members of the association, whose homes are scattered from Alabama to Wisconsin, and the discussion of the White Mountain forestry problem was carried on within sight of the very conditions which the labors of this association attempt to remove or mitigate. Two of the most valuable papers presented at this meeting will be found annexed to this report, the first a comprehensive and graphic historical paper dealing with "The White Mountains," by Hon. Joseph B. Walker, of Concord, formerly president of the forestry commission, and the other a discussion of "Coöperation in Forest Preservation," by Mr. George B. James, of Boston, editor of the *American Cultivator*, who originated the idea of coöperative forestry.

But the effect of all such lectures and meetings must be far short of what may be accomplished by the public schools and other educational institutions in the state. In view of the rapidly increasing demands made upon the time of the public schools by the introduction of new topics, we are not now prepared to indicate the place in their curriculum which should be occupied by the study of forestry, and that question professional educators must determine. But we know no reason why the New Hampshire College of Agriculture and the Mechanic Arts should not make immediate provision for a thorough, systematic, and permanent course of instruction in forestry. In every civilized country, except the United States, the cultivating of trees is deemed as essential a part of agriculture as the raising

of wheat. The acreage of New Hampshire soil which may be devoted to the growth of wheat or any other cereal, is small as compared with the immense area which will bear, and can be made to bear, no other crop than trees. The proportional claims of the two crops upon the attention of its Agricultural college are thus made evident. Scattered as our forests are throughout the entire state, it is a remote contingency that they can all ever become public property. Numerous wood-lots must remain subject to the wise or foolish control of their individual owners, and collectively must make up a large part of our forest area. It therefore behooves the state to provide without delay for such educational instruction as has been suggested.

The most important facts relating to our forest interests, in addition to those already enumerated, that have come to our knowledge during the year are the result of a scientific, biological investigation of the growth and character of the White Mountain spruce, inaugurated by the division of forestry in the department of agriculture at Washington, upon a plan devised and developed by Prof. B. E. Fernow, the accomplished chief of the division. Professor Fernow's agent, who conducted the investigation in New Hampshire, was Mr. Austin Cary, of Bangor, Me., a scientist of repute and reliability, and through the kindness of Professor Fernow this commission is enabled to present the results of that investigation so far as they are now completed.¹

GEORGE BYRON CHANDLER,

NAPOLEON B. BRYANT,

JAMES F. COLBY,

GEORGE H. MOSES,

Forestry Commission.

¹ See Appendix.

APPENDIX A.

TREES COMPOSING THE NEW HAMPSHIRE FORESTS.

IN THE SUBJOINED LIST ONLY THOSE TREES APPEAR WHICH
ARE OF COMMERCIAL VALUE, THE SHRUBS WHICH FORMED
SO LARGE A PART OF MR. FLINT'S ORIGINAL LIST BEING
ELIMINATED FOR THE PURPOSES OF THIS PUBLICATION.

THE TREES AND SHRUBS COMPOSING THE NEW HAMPSHIRE FORESTS.

THEIR DISTRIBUTION, RELATIVE ABUNDANCE, AND UTILITY.

BY WM. F. FLINT, B. S., WINCHESTER, N. H.

Originally a dense forest covered our state. There were no "parks" as in the Rocky Mountain region, or "oak openings" and grassy plains as in the valley of the Mississippi; but with the exception of a few sedgy swamps, the work of the beavers, and some favorable spots near the streams where the Indians had established their rude corn fields, together with those parts of the White mountains whose elevation above the sea gives them a climate too severe to allow the growth of arborescent vegetation, there were no other breaks in this wilderness,—a body of forest, which, when the white man's axe first began to destroy it, was equal in the variety and quality of its timber to any on the northern part of the Atlantic slope.

Two hundred years have so far changed this, that, instead of possessing a superabundance of the finest timber, the present generation must consider the best methods of conserving what now remains, and can never hope to see in the present young woodlands timber equal in quality to that of the primitive forest. The old growth remains only in parts of the White mountain district and a few localities elsewhere, which are not easily accessible.

That the evil is not far greater is due, probably, to the fact that the climate of our state is more favorable for the return of a new forest after the old one has been destroyed than that of most coun-

tries, and because the railways have rendered it easy to use mineral coal for fuel in the large towns and cities.

The chief of our recent geological survey, Prof. C. H. Hitchcock, in order to get information which might help to solve certain problems in geological science, caused researches to be made concerning the way in which the animals and plants of the state were distributed. As a result, it was found that both the fauna and flora could be separated into two well-marked divisions, which, in accordance with the usage of others who had made similar studies, it was thought best to term Canadian and Alleghanian. The dividing line between the two, however, was found to be much more sharply defined in case of the animals than of the plants, owing, perhaps, to the fact that the animals are able at will to keep within those limits which they find to be most congenial, while the plants spring up wherever the seed happens to fall, and must adapt themselves to the particular locality and conditions, or perish altogether. It is easy to adopt this classification for the distribution of our arborescent vegetation; and the primal cause which places the different species in one division or the other is found to be the altitudes above the sea level at which they appear or disappear.

Certain of our trees, which may be regarded as typical of the Alleghanian flora as it is shown in our state, are found at their northern limit growing at an altitude which is not far from six hundred feet above the ocean; and the six hundred feet contour may be taken, therefore, all things considered; as best defining the northern limit of this part of our flora. We find, also, on all those elevations in the southern part of the state that rise higher than one thousand feet, that the trees are mostly those species which compose the forests of the White Mountain district and northward, and therefore to be considered of the Canadian type; and the Alleghanian species so rarely reach that altitude that their presence in such localities may be considered exceptional.

As examples of this method of distribution, we may name the white oak and the pitch and red pines as characteristic Alleghanian trees, because at the six hundred feet contour they find their northern limit in the Connecticut valley on the west, and at about the same elevation south of the White mountains on the east side of the state, while near the Massachusetts line they are very

rarely seen growing in localities more than one thousand feet above the sea.

On the other hand, that strictly Canadian tree, the arbor-vitæ, is never found native at altitudes which are below six hundred feet above the sea, except at one place in the Connecticut valley where its southern limit is at the rapids which are not far north of the White river; also the most of the spruce which grows south of the White mountains along the Connecticut-Merrimack watershed, is found at altitudes not far from one thousand feet above the sea. It is also not uncommon to find, throughout the area which is mostly occupied by the southern types, tracts where the flora is largely Canadian, which tends to show that the latter is much the older, and has been slowly giving way to the encroachments of those trees which flourish best farther south.

At first thought it might seem that only those woody plants which grow tall enough to be of some value as fuel need be included in a description of our forest trees; but as it is difficult always to draw the line between a small tree or a large shrub, and as shrubs are always present in our fields and forests, and so many of them have a direct economic value because of their fruit, and as they must all be dealt with in any scheme of forest culture, either as weeds to be removed to make way for a better growth, or as nurses for the seedlings of the best kinds of timber trees, it is thought best to include them, noting those that are rarest, or of little importance, very briefly. In the following catalogue the species are designated by their scientific and some of their common names, together with brief descriptions and notes of some of their uses.

The authority followed is Gray's Manual of Botany, sixth edition (1890).

Tilia Americana, L.

American Linden, or better known as Basswood. A large tree, to be met with in all parts of the state, from the sea to altitudes two thousand feet above it. In the southern part of the state it is found most abundantly near the streams, and when found on high lands, prefers a moist, rich soil. It is commonest and best developed in the upper Connecticut valley, where specimens are often met with which are eighty to one hundred feet in height, with a diameter of from two to four feet. Bark very tough and strong.

owing to its very coarse fibres, and can therefore be used for making coarse matting. Wood very soft, light, and elastic; useful for lumber, a good material for carving, and remarkable for the facility with which it can be molded into various curved forms, and therefore much in demand for carriage-work. As bees derive an abundance of the best of honey from its flowers, it is recommended by apiarians, as a profitable investment, to plant it as a source of honey. It is of very rapid growth; its abundant foliage makes it very desirable as a shade tree. It matures in from fifty to one hundred years, but becomes of sufficient size for timber in twenty or thirty. Wood of little value for fuel, but the ashes very rich in potash.

Acer saccharinum, Wang.

Sugar or Rock Maple, the finest and most useful of the maple genus. In New Hampshire it is most abundant as a highland tree, and is characteristic of the Canadian division of our flora. It is least common in the southeastern part of the state, and when found indigenous to Hillsborough and Rockingham counties it is in moist, rocky places, where the conditions of the soil resemble the slopes of the highlands farther north and west. It is a common tree throughout Cheshire, Sullivan, Grafton, and Coös counties; a source of revenue because of its sugar, and the standard wood for fuel. It yields lumber which is very hard, heavy, susceptible of a fine polish, and is much used in chair-making and cabinet-work, but is only moderately durable when exposed to the weather. Isolated specimens occur which have the peculiar grain known as "bird's-eye maple," so much prized as an ornamental wood. There is a variety known to the farmers as "black sugar maple," which differs somewhat from the ordinary form in botanical characters. When at maturity in the forest, the rock maple attains a height of seventy or eighty feet, with a diameter of from two to four, but in the open land forms a many-branched, rounded or oblong head, with a short, stout trunk. Foliage brilliant yellow and orange in autumn. This maple is one of the most ornamental and popular of deciduous shade trees, matures in about one hundred years, but grows rapidly enough to be valuable for fuel, timber, and shade in twenty or thirty. Although this tree is entitled to a place in the first rank in economic forestry, it is too much neglected, and there

are few attempts to replace the old sugar camps preserved by the first settlers.

Acer rubrum, L.

Red or Scarlet Maple, but almost universally called "White Maple" by the farmers and lumbermen of New Hampshire. A good sized tree, so universally distributed over the state, from the sea to two thousand feet altitude, as to be at once recognized as the most common of our maples. Flourishes in all soils and situations from swamp to rocky hillside. Wood far more durable than that of other maples, lasting a long time unless driven into the ground as posts or stakes. Not as hard as that of the preceding species, but takes a good polish, and is used for the same purposes. "Curled maple," the variety with wavy grain, is derived from this species. It is of rapid growth, has a height of from forty to sixty feet, and, owing to the brilliant colors of the foliage in autumn, and the red flowers in spring, is the most notable deciduous tree in our forests.

Acer dasycarpum, Ehrh.

White, Soft, or River Maple. A tree sometimes sixty or seventy feet in height, and four or five feet in diameter, although usually not more than forty or fifty feet in height, with a diameter of twelve or eighteen inches. A graceful tree, with deeply cut leaves, ripening its fruit the earliest of any of the maples. With us it is closely confined to the banks of the larger streams, and therefore forms a small proportion of our forests. It has soft wood, is of very rapid growth, and is the maple so largely used to plant on the prairies west of the Mississippi.

Robinia Pseudacacia, L.

Common Locust. A valuable timber tree with us, naturalized from the South or West. It does best in moist, alluvial soils, but in this latitude it is so subject to the attacks of borers as to greatly injure its wood and make the tree so short-lived that it is not worth while to give it much attention as a forest tree, which is to be regretted, as the timber is hard, elastic, and exceedingly durable. It is with us a middle-sized tree, but in the South becomes sixty or eighty feet high, with a diameter of three feet.

Prunus serotina, Ehrh.

Black Cherry. A tree often sixty to eighty feet high, with a diameter of two or three feet, the hard, reddish-colored wood taking a high polish, and yearly becoming more valuable for the making of fine furniture, finishing the interior of houses, railroad cars, etc. It does not form extensive tracts of woodlands by itself, but may be frequently met with among all species of deciduous trees and in a great variety of soil in all parts of the state below two thousand feet above the sea. The cherry grown in New England is harder to work than that from the Mississippi valley, but it is darker colored, and takes a much higher polish. As cherry lumber brings readily from thirty to sixty dollars per one thousand feet, and is of very rapid growth, it cannot fail to prove an excellent species for planting, the only objection being that it is the host of the tent caterpillar, but the danger to fruit trees from this source is probably exaggerated.

Pyrus Americana, DC.

American Mountain Ash. A small tree with pinnate leaves, and a bushy habit. It bears a profusion of white flowers, followed by the bright-red fruit, and is well known as an ornamental tree. The common pear can be readily grafted upon it, and flourishes well for a while. It is a highland tree, common to the Connecticut-Merrimack watershed, and very abundant on the sides of the White mountains, where it sometimes becomes a foot in diameter, and thirty feet high.

Nyssa sylvatica, Marshall.

Hornbeam, Sour Gum, Pepperidge, or Tupelo. A tree sometimes sixty or seventy feet high, with a diameter of from eighteen inches to three feet, and stiff, angular branches. It usually grows in swamps, and in moist, low lands. It is most common in the Merrimack valley, and seldom seen north of the White mountains. Wood remarkable for its spiral grain, which renders it unwedgeable. It is seldom used in the arts, but if not too soft its non-splitting property would make it a good material for wagon-wheel

hubs. It has been thought equal to holly as a cabinet wood, by those who have experimented with it.

Fraxinus Americana, L.

White Ash. One of the most widely distributed and valuable of our forest trees, but nowhere occurring in large quantities. It grows in a great variety of soils, but attains its best development in a strong, rocky soil, along with the beech, birch, and maple. Although its wood is not so heavy as that of the European ash, it is superior to it in strength and elasticity, and endures exposure to the weather moderately well. It is so well known and adapted to so many different uses, such as carriage-making, the handles for agricultural implements, oars for boats, etc., that it is becoming scarce and more valuable each year. It is of such rapid growth that it is one of the best trees for planting, either for fuel or timber.

Fraxinus pubescens, Lam.

Red or Downy Ash. Alluvial soil in the Merrimack valley as far north as Boscawen. A smaller tree than the white ash, which it much resembles. Not abundant enough to be of much value.

Fraxinus sambucifolia, Lam.

Black or Brown Ash. A medium-sized tree, common to swamps and wet lands throughout the state, but most abundant south of the White mountains. The old growth yields lumber much used for interior finishing and cabinet-work. The easily separated layers of the young trees are very tough, and used for coarse baskets and hoops, bands for baling hay, etc. The wood is hard and considered good for fuel, but not very durable when exposed to the weather.

Platanus occidentalis, L.

Buttonwood, Sycamore, or Western Plane-tree. Occurs in the Merrimack valley towards the coast, and along the Connecticut as far as Westmoreland. Generally found very near the streams, and much more abundant formerly than now, as this species, although vigorous enough in the Mississippi valley, appears to be falling into decay and to be gradually disappearing from New

England. It is a large and handsome tree. The outer bark flakes off in large scales and shows the white inner bark, thus giving the surface a peculiar mottled appearance. The wood is moderately hard; said to be of value for cabinet-work, but does not bear exposure to the weather. It is easily cultivated, and bears the dust and smoke of cities better than most trees.

Ulmus Americana, Willd.

White, Weeping, or American Elm. One of the largest and most imposing of our forest trees, never forming groves by itself, yet common from the sea to the base of the mountains. The finest specimens grow in the rich alluvium of the river valleys, and it has been more largely planted along the streets of the cities and villages than any other tree. The wood is light, strong, and tough, with the fibres interlaced; difficult to season without warping, yet it is much used for the naves of carriage-wheels, ox-yokes, etc. It is a very heavy feeder, and consequently of rapid growth, and its ashes are said to yield more potash than those of other trees.

Juglans cinerea, L.

Oilnut or Butternut. A very valuable tree, both for its timber and nuts. When grown in the forest, it is from two to three feet in diameter and sixty feet high, but in open land develops a short trunk, and heavy, wide-spreading top. It prefers the alluvial soil of the river valleys, or fertile, moist hillsides, and is common throughout the Connecticut valley and along the Merrimack and its tributaries to the base of the White mountains. It is one of our best trees for timber culture, but such a gross feeder that it should not be planted near cultivated fields.

Carya alba, Nutt.

Shagbark Hickory. The largest and most valuable of our hickories. In the eastern part of the state it ranges to Lake Winnepesaukee, and in the Connecticut valley to Windsor, Vt. Never found naturally very far from the alluvium of the streams, but will grow in almost any well-drained soil when planted. The nuts are readily sold at from two to four dollars per bushel, and bring

a considerable revenue to some of the farmers of the lower Merrimack. The wood is considered the standard fuel, and first class for carriage-work and tool handles of various kinds. It should be largely planted, and the work not left wholly for the squirrels to do, as is now the case.

Carya porcina, Nutt.

Fig Walnut or White Hickory. A much smaller tree than the preceding, seldom being more than eighteen or twenty inches in diameter, but in the forests it grows tall and slender. Wood very valuable for axe-handles, wagon-thills, spokes, hoops for cooperage, etc. Nuts sweet and edible, but not equal to those of the shag-bark. It is common in the lower Merrimack valley and towards the coast. In the Connecticut valley it is abundant on the hills near the river in the vicinity of the state line, but is not common above Bellows Falls.

Carya tomentosa, Nutt.

Called Mocker Nut or Black Hickory in the South and West. In New Hampshire it is found sparingly near the coast. The quality of the wood resembles that of *C. porcina*, but it becomes a larger tree.

Quercus alba, L.

White Oak. The most valuable of our oaks. Seldom seen at elevations much above six or seven hundred feet above the sea. It grows to a large size, and New Hampshire white oak in quality is unequaled by any grown in the United States. It is put to a greater variety of uses that require strength, hardness, and elasticity, than any wood we have. Very little of the old growth, formerly in demand for ship-building, is left. This species prefers a strong, well-drained soil, and grows from the acorns much faster than is generally supposed, and should be fostered as much as possible. It is most abundant in the eastern part of the state. In the Connecticut valley it is confined to the hills in the immediate vicinity of the river, extending up the tributary streams a short distance, and disappears entirely before reaching the mouth of the Passumpsic.

Quercus bicolor, Willd.

Swamp White Oak. A large sized, very rough-barked, valuable species, growing in low, moist ground throughout eastern Massachusetts; occurs in the Merrimack valley as far as the mouth of the Souhegan, and probably extends throughout Rockingham county.

Quercus Prinus, L.

Rock Chestnut Oak, Mountain Oak. A medium-sized tree. The wood strong and durable, and considered excellent for railroad sleepers. Occurs in belts or patches in the eastern part of the state, as at Amherst and Milford. In the Connecticut valley it barely reaches our limits on the hills of the southern part of Winchester and Hinsdale.

Quercus ilicifolia, Wang.

Barren or Scrub Oak. Has the same range as the last, and also appears along the lower Connecticut. A much branched and contorted shrub, six to fifteen feet high, forming dense thickets; very difficult to eradicate, and impeding the growth of better timber.

Quercus tinctoria, Bartram.

Black or Yellow Oak. A large species, common to the lower Merrimack valley and eastward; absent on the highlands, and only seen again within three or four miles of the Connecticut river, ceasing at North Charlestown. The wood is elastic, strong, free-splitting, and durable, the bark very rich in tannin, and gives a yellow dye. This species is not valued as its merits deserve, for it would serve equally as well as white oak for many purposes.

Quercus rubra, L.

Red Oak. The most widely distributed and largest of our oaks. Very common in all parts of the state up to 1,500 feet above the sea, and only disappears in Coös county, far north of the White mountains. The timber is not nearly so heavy as that of our other species, but, from the freedom with which it could

be split and worked, the old growth has been mostly cut and manufactured into staves for molasses hogsheads, an industry which flourished thirty or forty years ago, but has now disappeared from our state, owing to the scarcity of mature timber. Red oak grows much more rapidly than the other kinds, and attains a diameter of four or five feet, with a height of seventy or eighty. The younger growth is now much used for the bent work in chair manufacture.

Fagus ferruginea, Ait.

Beech. This is essentially a highland tree, and does not become common until an altitude of five hundred feet above the sea is reached. It is a common tree on the Connecticut-Merrimack watershed, and enters largely into the composition of the hardwood forests of Coös county. In the southern part of the state the best of it has been cut and used for chair-stock, bucket-hoops, etc. As it depends upon the seed alone for its propagation, it does not hold its own well in company with other trees, but is considered a valuable tree to grow. Wood dense and heavy; not very liable to warp, but easily perishable when exposed to the weather.

Castanea sativa, Mill. *Var. Americana*.

Chestnut. This well-known and very valuable tree has a rather limited range in this state. The largest area where it flourishes is in the Merrimack valley south of Concord, although it occurs sparingly considerably north of that. In the Connecticut valley the most of it grows in the towns of Hinsdale, Winchester, and Chesterfield, but it grows near the river as far north as Windsor, Vt. The large timber has long ago been cut, but it is of such rapid growth that it yields large quantities of railroad ties in short periods of time. The wood is very durable when exposed to the weather, and has been much employed in fencing. It is much used as a cabinet wood, and for interior work of houses, building-timber, etc., and its planting should be encouraged wherever it will grow. It flourishes best in strong, well-drained soil.

Ostrya Virginica, Willd.

Hop Hornbeam, Iron Wood, Lever-Wood. A slender tree, with light-colored bark, brown-tipped branches, and birch-like

eaves. Fruit enclosed in inflated sacs, which resemble those of the hop. Seldom more than forty feet high, with a diameter of a foot or eighteen inches. Wood white, very hard and stiff. Occurs in all parts of the state, but most abundantly along the high lands and northward.

Betula lenta, L.

Black Birch. A tree sometimes two to four feet in diameter, but usually not more than eighteen inches or two feet. Bark dark-colored, scaling from the trunk when old; heart-wood reddish, this species therefore sometimes called cherry or mahogany birch. The wood is heavier than that of the other birches, and takes the best polish, is much used in turning and cabinet-work, and makes a superior fuel. Its range is from the seacoast westward over the southern highlands, and in the Connecticut valley finds its northern limit a little beyond that of the chestnut.

Betula lutea, Michx.

Yellow Birch. The largest of our birches, often three or four feet in diameter, and sixty or seventy feet high. The bark of the young trees is yellow, whence comes the common name. It grows in all parts of the state, but is most abundant in places which are more than five hundred feet above the sea level. The wood is nearly as valuable as that of the preceding species, which it much resembles in grain and density. It is much used in chair manufacture, and, like all species of birch, yields superior charcoal.

Betula papyrifera, Marshall.

White Birch, Canoe Birch. This species is found in all parts of the state, but may be called one of the types of the Canadian division of our flora, as it is the most common on highlands, and only ceases to exist when the alpine area of the White mountains is reached. It is conspicuous because of its very white bark, which was used by the Indians for making their canoes; and as it is easily separated into thin layers, it can be used for a variety of purposes, like the making of baskets, etc. This tree is sometimes two or three feet in diameter, and sixty or seventy feet high;

the wood moderately hard, yet capable of a good polish, and much used for spools, bobbins, chair-work, boxes, etc., and, when properly cured, makes a good fuel, but very easily decays on exposure to the weather. Being of very rapid growth, it is of value for quickly reforesting lands, and preparing for a growth of oak or other slow-growing trees.

Betula nigra, L.

River or Red Birch. A medium-sized tree found sparingly near streams in the southern part of the state. The leaves are acutish at both ends and downy underneath, as is also the fruit. The wood is light colored.

Betula populifolia, Ait.

Poplar-leaved, White or Gray Birch. A slender tree of small diameter, and dingy white bark, common to eastern New Hampshire, ranging as far north as Conway and around the base of Monadnock, and along the Connecticut to Westmoreland. Wood useful as fuel in the vicinity of the large villages, but back from such markets it is of more value as a material for making charcoal, for which it is excellent. The young shoots are much used for hoops, in the making of fish barrels, nail kegs, and other coarse cooperage. As it is easily grown from the seed, and succeeds well in the most sterile soils, it could probably be used for a nurse in the starting of pine and other trees, which will not grow in such places without some protection when first sown.

Alnus incana, Willd.

Common or Speckled Alder. A tall shrub, with stems one to four inches in diameter, having few branches. Well known as forming thickets along all of the smaller streams, and in swampy places. Wood soft, of some use for fuel, and the charcoal made of it sometimes used in the manufacture of gunpowder.

Salix nigra, Marsh.

Black Willow. The only one of our native species which rises to the dignity of a tree. This one is often forty feet high and a

foot in diameter. It confines itself very closely to the borders of the larger streams. The leaves are very long and narrow, taper-pointed.

Salix alba, L.

White Willow. This species, which often becomes a tree three or four feet in diameter, was introduced from Europe, and has become well naturalized throughout most parts of the state. The wood is light, strong, and durable, and useful for many purposes. This species is the one so extensively planted in the Western states for wind-breaks, fencing, and fuel. With us it is better than any other tree to plant along river banks where they are in danger of being undermined by freshets. There are numerous varieties.

Salix longifolia, Muhl.

Long-leaved Willow. A common Western species, which finds its eastern limit along the Connecticut river, occurring from Westmoreland to the Massachusetts line. The slender shoots are better than any other American species for basket-work.

Salix uva-ursi, Pursh,

Salix argyocarpa, Anderson and

Salix herbacea, L., are all dwarf alpine species, chiefly confined to the treeless area of Mount Washington.

Populus tremuloides, Michx.

American Aspen. Called Quaking Asp in the Rocky mountains. The most widely distributed of our poplars, being found in all parts of the state, up to 3,000 feet altitude, and in all varieties of soil except deep swamps. Usually a small tree ten to eighteen inches in diameter, and forty to sixty feet high. Springs up oftentimes in great abundance where woodlands have been entirely cleared. The wood, when seasoned under cover, makes excellent fuel, but it easily decays when exposed to the weather. This species, until recently, was considered nearly worthless, but has now become of considerable value for the manufacture of pulp for paper.

Populus grandidentata, Michx.

Large-toothed Aspen, or Black poplar. Ranges nearly with the last-mentioned species, but most abundant within the altitudes of

500 and 2,000 feet above the sea. A tree much larger than the Quaking Asp, being sixty to eighty feet high and two feet in diameter. Wood very white, of light weight, and strong,—good for furniture, interior work, and for paper-making.

Populus balsamifera, L.

Balsam Poplar; both it and the variety *candicans*, known as Balm of Gilead. A large species. With us it is native to the Connecticut valley, generally near the river, becoming more plentiful northward. The variety *candicans* is rarely found in a wild state, but is the form commonly planted, and botanically it seems to be a transition between this and the next species. This poplar is a very rapid grower, and makes large timber. The wood is very soft, tough-grained, and easily decays. It spreads so rapidly by shoots from the roots as to become a pest where the land is at all valuable, but it could often be employed in waste lands where a quick-growing tree is desirable for fuel.

Populus monilifera, Ait.

Necklace Poplar. This and the preceding species are known through the West as "Cottonwood." It barely comes within our limits, being confined to the immediate vicinity of the Connecticut river, and disappears near the northern part of Westmoreland. It is a large, handsome tree, and probably would be equal to the other poplars for paper-making.

Pinus Strobus, L.

White Pine. The largest, most useful, and having the greatest range of distribution of our conifers, being everywhere common, from the sea to 2,500 feet altitude. Originally two great belts occupied the valleys of the Merrimack and Connecticut, which contained some of the finest timber in New England; but this magnificent forest has long since disappeared, a few scattered remnants only remaining. Specimens have been known which were more than two hundred feet high and six or eight feet in diameter. The white pine seeds very freely, and the site of the ancient forest is indicated by tracts of vigorous saplings which in twenty or thirty years are good to cut for pail and fish-barrel staves, laths,

clapboards, box boards, etc., and in sixty years yield good timber and boards. Springing up as it does on so many worn-out and abandoned farms, it has made industry and wealth possible to many parts of the state which otherwise would have been wholly deserted. As it is our most useful evergreen, so it is the easiest to be made to grow, or it could not hold its own so well against the constant cutting to which it is subjected, and in any scheme of forest culture in our state it must hold the foremost place.

Pinus rigida, Miller.

Pitch Pine. This and the next species may be considered types of the Alleghanian division of our flora, because at their upper limit they approximate very closely to the contour line of six hundred feet. The pitch pine, when fully grown, is from fifty to seventy feet high, and two feet in diameter, with heavy, very resinous wood, which is well suited for flooring and building timber; but the old growth, which accords with this description, has nearly disappeared, and the second growth is short and scrubby, better adapted to fuel than anything else; the wood also makes good charcoal. It is most common from the Merrimack valley to the sea and to the base of the White mountains. It delights in dry, sterile soil, and forms large tracts of woodland on the broad sandy plains of the Merrimack valley and lake region. It is to be met with, where the soil is favorable, in the southern highlands up to 1,000 feet above the sea, and along the Connecticut to the mouth of the Passumpsic.

Pinus resinosa, Ait.

Red Pine, also commonly called Norway Pine, a name which is erroneous, as this tree is not a native of Europe. The botanical name also is a bad one, as the wood is not specially resinous. It is a very handsome species, growing from sixty to eighty feet high, holding well its diameter, and makes excellent building timber and floor boards. It ranges with the pitch pine, but is less common, being usually in groves of from a few acres to several hundred in extent. It will grow well in the sterile soil preferred by the pitch pine, and as it is so much more valuable as a tree, it is preferable for planting in such places. During the first twenty years of growth it attains a larger diameter than either the white or pitch pine.

Picea nigra, Link.

Black Spruce. Belongs to the Canadian division of our flora; the most abundant conifer of upper Coös, the White mountain region, and the higher parts of the Connecticut-Merrimack watershed; next to the white pine, the most important evergreen, and, with the balsam fir, the last to give way to the alpine White mountain area. It there becomes dwarfed, with a short trunk, two or three feet high, with dense branches, spreading twenty-five or thirty feet, making a mat strong enough to walk upon. Its timber composes the greater part of the drives of logs which are annually floated down the Connecticut, Merrimack, and Androscoggin. The wood is light, elastic, and strong, valuable for a great variety of uses, both for inside and outside work, paper pulp, etc. In the White mountain region and northward it grows very rapidly, but on the southern highlands, where the old growth has been mostly removed, the younger does not seem to start quickly, and the timber is coarse and knotty.

Picea alba, Link.

White Spruce. A Canadian species, abundant around the source of the Connecticut, disappearing at the Fifteen-mile falls on that river. It is a medium-sized tree, the wood similar to that of the black spruce, but the tree more symmetrical in outline, with light-colored bark and a bluish-green appearance to the leaves.

Abies balsamea, Miller.

Balsam Fir. Ranges with the black spruce, and equally common with it in the White mountains and Coös county. In the southern part of the state, around the sources of the Contoocook and Miller's rivers, are extensive swamps where this is the prevailing timber. It is the most symmetrical of the spruces; sometimes attains two feet in diameter; is short lived, and until recently considered worthless, but is now considered to be good for boards and shingles, which bear exposure to the weather as well as the hemlock. The trunk is covered with large blisters, which yield the Canada balsam employed in medicine and microscopy.

Tsuga Canadensis, Carriere.

Hemlock. The most widely distributed of our spruces, ranging from the sea to 2,000 feet altitude in the White mountains, and disappearing before reaching upper Coös county, but appears again in the valley of the St. Lawrence. A large tree, and when young the most graceful of our conifers; well adapted for ornamental planting. Its bark is so much sought after for tanning leather, and the wood for boards, shingles, and building timber, that the old growth is mostly gone. It does not seed so freely as the pines, but with a little care and protection can be easily grown, and a track of hemlock forest would probably yield a revenue next to that of one of white pine.

Larix Americana, Michx.

American Larch, Hackmatack, Tamarack. The only deciduous-leaved conifer found in the northeastern part of the United States. A tall, slender tree, preferring cold, highland swamps, but occasionally met with in eastern New Hampshire. In Cheshire county, south of Monadnock, on the watershed of the Contoocook and Miller's river, are great swamps where the tree is very abundant. Then in Dalton, Lisbon, Whitefield, and Bath in the Connecticut valley, and Milan, Millsfield, and Dummer on the Androscoggin, it appears in great quantity. The roots strike out at right angles from the trunk, generally three or four very large ones. The tree is dug up, and four or six feet of the trunk taken off with the roots, to be sawed up into the "knees" used in ship building. The timber is hard, very heavy, and moderately durable when exposed to the weather. Probably inferior to the European larch, but would be a good tree to grow upon lands that cannot be easily drained.

Thuja occidentalis, L.

Arbor Vitæ, or White Cedar. This may be considered the typical conifer of the Canadian division of our flora, being mostly confined to the upper part of Coös county, disappearing in the Connecticut valley at the White River narrows near Hanover, and only seen in a few isolated localities south of the White mountains.

This tree has light, soft, very durable wood, excellent for shingles, fencing, telegraph poles, etc. It sometimes attains a diameter of three feet, but not unusually more than eighteen or twenty inches, and a height of fifty or sixty feet. It is much used to plant for evergreen hedges, and in this form is common in all towns and villages.

Chamaecyparis sphæroidea, Spach.

White Cedar, Cypress. Until recently classed botanically as a true cypress. With us it is limited to Rockingham county near the coast, in deep swamps and marshes. A middle-sized tree; with wood similar to that of the arbor vitæ. Useful for boat boards, shingles, telegraph poles, and fencing.

Juniperus Virginiana, L.

Red Cedar. A small tree, growing in dry, sterile soil. It is most frequent in the southeastern part of the state. Appears in the Connecticut valley sparingly as far as Haverhill, and found also in Hart's Location. Wood very durable, and valuable for fuel and fencing, and the handsome, deep-red heart-wood for ornamental purposes. It has the slowest growth of any of our conifers.

APPENDIX B.

ELEVENTH CENSUS OF THE UNITED
STATES.

STATISTICS RELATING TO THE LUMBER
INDUSTRY OF NEW HAMPSHIRE.

STATISTICS OF

STATE OF NEW

Lumber, Planing-Mill Products,

CENSUS YEAR ENDING

Live Assets includes Raw Materials, Stock in Process and Finished Products on Hand, and Taxes (including Internal Revenue), Insurance, Repairs, ordinary, or buildings and sundries not elsewhere reported. Cost of Materials used includes Fuel, Rent of Power

COUNTIES.	Number of establishments re- porting.	CAPITAL.							Miscellaneous expenses.	AVERAGE	
		Aggre- gate.	Plant.				Live Assets.	Aggregates.			
			Total.	Land.	Buildings.	Machinery, tools, and implements.		Average number.		Total wages.	
State total.....	32	\$493,598	\$259,657	\$66,400	\$86,270	\$106,987	\$233,941	\$34,829	709	\$347,477	
Cheshire County.....	3	33,900	11,000	1,500	2,000	7,500	22,900	4,506	65	34,970	
Coös “ 	3	19,700	11,200	2,200	5,000	4,000	8,500	723	11	5,350	
Grafton “ 	3	19,200	10,100	2,150	3,350	4,600	9,100	1,988	33	16,070	
Hillsborough “ 	12	335,378	177,262	54,975	60,300	61,987	158,116	21,875	469	230,583	
Merrimack “ 	5	43,270	23,720	2,500	6,720	14,500	19,550	2,685	47	18,117	
All other counties (a) ..	6	42,150	26,375	3,075	8,900	14,400	15,775	3,052	84	42,387	

(a) Counties in which less than three establishments are reported are grouped in order to avoid disclosing the operations of individual establishments. These establishments are distributed as follows: Belknap county, 2; Carroll county, 2; Rockingham county, 1; Strafford county, 1.

HAMPSHIRE.

including Sash, Doors, and Blinds.

MAY 31, 1890.

Cash, Bills, and Accounts Receivable. Miscellaneous Expenses includes Rent for Tenancy, machinery, amount paid contractors, Interest paid on cash used in the business, and all and heat, and Mill Supplies.

NUMBER OF EMPLOYES AND TOTAL WAGES.														Cost of materials used.	Value of products, including receipts from custom work and repairing.
Officers, firm members, and clerks.				Operatives, including skilled and unskilled.				Pieceworkers.							
Males above 16 years.		Females above 15 years.		Males above 16 years.		Females above 15 years.		Children.		Males above 16 years.		Females above 15 years.				Children.
Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.
41	\$33,226	3	\$1,360	601	\$289,882	1	\$300	22	\$3,920	33	\$16,014	6	\$2,550	2	\$225
4	2,970	.....	.....	61	32,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
..	.....	.....	.....	11	5,350	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	3,060	.....	.....	29	13,010	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21	19,034	2	910	386	189,010	1	300	20	3,640	31	14,914	6	2,550	2	225
6	3,962	1	450	36	12,325	.....	.....	2	280	2	1,100	.....	.....	.....	.....
6	4,200	.....	.....	78	38,187	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
														\$511,051	\$986,893
														56,850	103,199
														8,584	15,550
														9,162	29,020
														350,828	665,297
														20,162	43,350
														65,465	130,477

STATISTICS OF MANUFACTURES.

LUMBER MILLS AND SAW MILLS—TOTALS FOR STATE OF NEW HAMPSHIRE.

Year ending May 31, 1890.

Number of establishments reporting 531

CAPITAL.

Value of hired property \$230,060

Direct investment:

In timbered land tributary to mill 1,208,350

In logging operations:

Tools, implements, and live stock . . . \$280,215

Logging railways and equipment . . . 80,700

Canals and flumes or chutes . . . 20,200

River improvements . . . 4,250

Vessels employed in transportation . . . 1,000

Forest products not delivered at mill . . . 66,295

All other capital invested in logging . . . 23,975

Total investment in logging 476,635

In mill plant—lumber and saw mill:

Land \$362,934

Buildings 787,859

Machinery, tools, and implements . . . 1,062,466

In mill plant—planing mill:

Land 23,655

Buildings 34,600

Machinery, tools, and implements . . . 74,860

Dry kilns 20,625

Total mill plant 2,366,999

Live assets :

Logs and bolts at mill	\$699,609
Lumber or other products on hand	747,226
Cash, bills, and accounts receivable, and sundries not elsewhere reported	723,561
Total live assets	2,170,396
Aggregate direct investment	\$6,222,380

Miscellaneous expenses :

Rent paid for tenancy	\$18,813
Taxes	36,550
Insurance	30,942
Ordinary repairs of buildings and machinery	79,210
Interest paid on cash used in the business	42,187
All sundries not elsewhere reported	13,460
Total	\$221,162

EMPLOYES AND WAGES—SUMMARY FOR ALL BRANCHES.

Aggregates :

Average number	8,052
Total wages	\$1,965,797

Males above 16 years :

Average number	7,891
Total wages	\$1,935,829

Females above 15 years :

Average number	116
Total wages	\$24,129

Children :

Average number	45
Total wages	\$5,839

LOGGING OPERATIONS.

Aggregates :

Average number	3,401
Total wages	\$505,868

Piece-workers.

Males above 16 years :

Average number	.	.	.	.	.	.	.	181
Total wages	.	.	.	.	.	.	.	\$79,959

Females above 15 years :

Average number	.	.	.	.	.	.	.	39
Total wages	.	.	.	.	.	.	.	\$4,804

Children :

Average number	.	.	.	.	.	.	.	16
Total wages	.	.	.	.	.	.	.	\$2,275

Animals in use :

Number	.	.	.	.	.	.	.	2,115
Cost of keep	.	.	.	.	.	.	.	\$140,081

MATERIALS USED.

In Operation other than Planing Mill.

Obtained in woods :

Standing timber,—

Quantity (number of 1,000 feet scaled measure)	.	176,737
--	---	---------

Cost (stumpage value)	.	.	.	\$345,977
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Logging supplies (cost)	21,915	.
-------------------------	---	---	---	---	--------	---

Total cost	\$367,892
------------	---	---	---	---	---	---	-----------

Purchased at mill :

Logs,—

Quantity (number of 1,000 feet board measure)	.	130,242
---	---	---------

Cost at mill	\$868,957
--------------	---	---	---	---	-----------

Bolts,—

Cost at mill (27,934 cords)	.	.	.	149,200
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Mill supplies (cost)	59,882
----------------------	---	---	---	---	--------

All other material (cost)	72,900
---------------------------	---	---	---	---	--------

Total cost	\$1,150,939
------------	---	---	---	---	---	---	-------------

Planing mill:

Rough lumber,—

Quantity (number of 1,000 feet board measure) .	28,183
---	--------

Cost at mill	\$299,800
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Mill supplies and all other materials (cost) .	7,258
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Total cost	\$307,058
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Aggregate cost of all materials	\$1,825,889
---	-------------

PRODUCTS.

Saw logs:

Number of 1,000 feet board measure	1,317
--	-------

Value	\$9,580
-----------------	---------

Telegraph poles:

Number	516
------------------	-----

Value	\$612
-----------------	-------

Fence posts:

Number	11,800
------------------	--------

Value	\$1,142
-----------------	---------

Railway ties:

Number	37,275
------------------	--------

Value	\$11,566
-----------------	----------

Piling:

Number of pieces	900
----------------------------	-----

Value	\$3,700
-----------------	---------

Hewed timber:

Number of 1,000 feet board measure	165
--	-----

Value	\$2,375
-----------------	---------

All other forest products valued	\$4,675
--	---------

Total value	\$33,650
-----------------------	----------

Manufactured at Mill.

Agricultural implement stock:

Quantity (1,000 feet)	95
---------------------------------	----

Value	\$1,631
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Bobbin and spool stock :

Quantity (1,000 feet)	7,236
Value	\$86,708

Carriage and wagon stock :

Quantity (1,000 feet)	.	.	.	.	.	.	519
Value	.	.	.	.	.	.	\$10,121

Furniture stock :

Quantity (1,000 feet)	.	.	.	.	.	.	1,885
Value	.	.	.	.	.	.	\$40,824

Pickets :

Quantity (1,000 feet)	.	.	.	.	.	.	438
Value	.	.	.	.	.	.	\$4,380

Sawed lumber :

Quantity (1,000 feet)	.	.	.	.	.	.	266,890
Value	.	.	.	.	.	.	\$2,869,035

Shingles :

Number of thousand	.	.	.	.	.	.	79,193
Value	.	.	.	.	.	.	\$131,614

Staves :

Pieces	.	.	.	.	.	.	30,501,800
Value	.	.	.	.	.	.	\$136,207

Heading :

Sets	.	.	.	.	.	.	2,794,000
Value	.	.	.	.	.	.	\$80,197

Lath :

Number of thousand	.	.	.	.	.	.	55,834
Value	.	.	.	.	.	.	\$83,750

Tolls received for custom sawing . . . \$90,129

All other products, value . . . \$1,023,678

Total . . . \$4,558,274

Planing mill products and re-manufactures . . . 425,138

Aggregate value of all products . . . \$5,017,062

NEW HAMPSHIRE.

DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.

CENSUS YEAR ENDING MAY 31, 1890.

COUNTIES.	Miscellaneous expenses.						Statistics of employes and wages. Summary for all branches.			
	Total.	Rent paid for tenantry.	Taxes.	Insurance.	Ordinary repairs of buildings and machinery.	Amount paid for contract sawing.	Interest paid on cash used in the business.	All sundries not elsewhere reported.	Aggregates.	
									Average number of employes.	Total wages.
									Males above 16 years.	
									Average number.	Total wages.
The state.....	\$221,162	\$18,813	\$36,550	\$30,942	\$79,210	.....	\$42,187	\$13,460	8,052	\$1,935,829
Belknap.....	9,193	1,063	1,131	1,946	1,242	.....	3,661	150	227	79,503
Carroll.....	21,689	528	5,419	2,951	5,885	.....	5,883	1,025	943	238,582
Cheshire.....	34,466	8,115	3,879	5,163	12,611	.....	2,683	2,065	926	271,350
Cooks.....	68,437	525	9,608	10,774	26,215	.....	16,605	4,710	2,780	625,882
Grafton.....	32,482	900	4,045	4,711	14,067	.....	7,503	1,266	1,135	275,661
Hillsborough.....	11,880	943	2,362	1,376	4,525	.....	2,502	1,82	556	109,053
Merrimack.....	14,466	1,925	3,018	1,183	5,903	.....	1,212	1,225	554	126,633
Rockingham.....	10,671	600	1,623	1,561	4,662	.....	870	1,355	504	102,060
Strafford.....	9,566	500	1,816	554	1,895	.....	504	1,297	214	67,601
Sullivan.....	8,292	3,716	649	723	2,205	.....	814	185	213	39,484

NEW HAMPSHIRE.

DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.

CENSUS YEAR ENDING MAY 31, 1890.

Statistics of employes and wages.—Continued.

Mill operations.—Continued.

Operatives, including skilled and unskilled.

COUNTIES.

	Males above 16 years.		Females above 15 years.		Males above 16 years.		Females above 15 years.		Children.	
	Average number.	Total wages.	Average number.	Total wages.	Average number.	Total wages.	Average number.	Total wages.	Average number.	Total wages.
The state.....	344	\$140,774	4	\$1,450	3,965	\$1,209,228	73	\$17,875	29	\$3,564
Belknap.....	7	6,691	.....	.....	189	65,212	.....	.....	2	200
Carroll.....	23	14,450	1	300	438	145,915	29	7,315	3	675
Cheshire.....	68	23,635	.....	.....	472	149,641	5	930	3	267
Cook.....	54	42,125	3	1,150	1,112	385,425	14	2,480	16	1,912
Grafton.....	39	15,846	.....	.....	673	193,322	24	7,000	.....	.....
Hillsborough.....	40	9,970	.....	.....	292	61,969	.....	.....	2	250
Merrimack.....	37	9,964	.....	.....	289	71,155	.....	.....	2	160
Rockingham.....	20	4,060	.....	.....	295	72,117	.....	.....	.....	.....
Straford.....	16	5,602	.....	.....	92	39,003	.....	.....	.....	.....
Sullivan.....	40	8,431	.....	.....	103	24,869	1	150	1	100

NEW HAMPSHIRE.
DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.
CENSUS YEAR ENDING MAY 31, 1890.

COUNTIES.		Statistics of employes and wages.—Continued.						Animals in use.	
		Mill operations.—Continued.							
		Piece workers.							
		Males above 16 years.		Females above 15 years.		Children.			
		Average number.	Total wages.	Average number.	Total wages.	Average number.	Total wages.	Number.	Cost of keep.
The state		181	\$79,959	39	\$4,804	16	\$2,275	2,115	\$140,081
Belknap								14	1,400
Carroll		8	1,702	1	69	2	50	299	27,234
Cheshire		149	70,352	36	4,585	12	1,775	100	9,239
Cods		10	4,300	1	100	2	450	796	52,702
Grafton								347	11,917
Hillsborough								169	12,457
Merrimack		8	3,000	1	50			117	9,139
Rockingham								99	6,763
Strafford								113	7,104
Sullivan		6	605					61	2,126

NEW HAMPSHIRE.
DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.
CENSUS YEAR, ENDING MAY 31, 1890.

COUNTIES.	Aggregate.	In operations other than planing mill.				Materials used.			
		Obtained in woods.		Purchased at mill.					
		Standing timber.				Logging supplies.		Total cost.	
		Quantity, No. of 1,000 feet (scaled measure).	Cost (stump-age value).			Quantity, No. of 1,000 feet (board measure).		Total cost.	Cost at mill.
The state.....	\$1,825,889	176,737	\$345,977	\$21,915	\$1,150,939	130,242	\$868,957		
Belknap.....	98,621	4,400	13,200	.....	67,806	7,096	62,299		
Carroll.....	231,645	24,744	52,513	3,250	173,882	19,435	128,757		
Cheshire.....	218,244	10,890	19,980	20	192,244	9,825	55,735		
Cook.....	395,705	77,905	117,845	15,745	164,765	22,540	143,070		
Grafton.....	282,249	15,330	26,857	2,125	234,767	26,729	200,348		
Hillsborough.....	108,715	11,634	30,600	400	67,785	9,645	62,289		
Merrimack.....	157,555	11,950	39,488	100	98,777	12,755	85,544		
Rockingham.....	151,670	10,315	24,780	50	80,630	13,570	73,005		
Straford.....	81,423	7,363	13,050	100	30,440	3,275	20,850		
Sullivan.....	56,062	2,206	5,664	125	39,843	5,372	37,060		

NEW HAMPSHIRE.

DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.

CENSUS YEAR, ENDING MAY 31, 1890.

COUNTIES.	Materials used.									
	In operation other than planing mill.—Continued.					Planing mills.				
	Purchased at mill.—Continued.					Total cost.	Rough lumber.		Cost at mill.	Mill supplies and all other materials (cost).
	Bolts.		Mill supplies (cost).	All other materials (cost).	Quantity, No. of 1,000 feet (board measure).					
	Number of cords.	Cost at mill.								
The state.....	27,934	\$ 149,200	\$59,882	\$72,900	\$307,058	28,183		\$299,800	\$7,258	
Belknap.....			1,734	3,773	17,615	1,200		16,800	815	
Carroll.....	5,375	35,125	5,668	4,332	52,000	5,475		51,550	450	
Cheshire.....	14,750	76,567	6,953	52,989						
Cooks.....			15,750	5,945						
Grafton.....	4,845	21,945	10,281	2,193	97,350	10,400		95,800	1,550	
Hillsborough.....	450	1,350	2,861	1,285	18,500	1,200		18,000	500	
Merrimack.....	1,400	8,200	4,463	570	9,930	990		9,680	250	
Rockingham.....	200	250	5,900	1,475	19,190	1,425		18,690	500	
Strafford.....	814	5,338	4,149	103	46,210	3,503		44,910	1,300	
Sullivan.....	100	425	2,123	235	35,833	3,010		34,000	1,833	
					10,430	980		10,370	60	

NEW

DETAILED STATEMENT, TIMBER PRODUCTS, NOT
CENSUS YEAR, END

Number.	COUNTIES.	Number of establishments.	CAPITAL.							
			Value of hired property.	Direct investment.						
				Aggregate.	Timbered land or stand- ing timber.	Plant.				
						Total.	Tools, implements, and live stock.	Logging, railways, and equipment.	Can'ts, flum's, chut's.	All other items of in- vestment in plant.
	State totals.....	39	\$1,000	\$1,369,787	\$782,405	\$346,547	\$91,862	\$175,300	\$2,500	\$76,885
1	Carroll.....	3	.....	21,500	11,000	.....	.....	.....	.....	.....
2	Coös.....	6	.....	1,107,597	687,200	308,897	69,512	175,000	2,500	61,885
3	Grafton.....	6	.....	50,600	17,500	11,250	4,250	.....	.....	7,000
4	Hillsborough.....	6	.....	61,845	18,020	9,550	2,250	300	.....	7,000
5	Merrimack.....	8	1,000	57,450	19,125	9,300	8,300	.....	.....	1,000
6	Rockingham.....	3	.....	7,210	1,660	950	950	.....	.....	.....
7	Strafford.....	3	.....	46,000	21,800	3,300	3,300	.....	.....	.....
8	All other counties (a).....	4	.....	17,585	6,100	3,300	3,300	.....	.....	.....

Number.	COUNTIES.	Average number of employés											
		Aggregates.		Officers or firm members.		Foreman and mechanics.		Hewers.		Choppers.		Skidders.	
		Average number.	Total wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.	Number.	Wages.
	State totals	1075	\$284,917	8	\$1,629	20	\$9,035	41	\$7,156	356	\$90,484	81	\$27,895
1	Carroll	48	10,150	..	..	..	..	..	..	..	..	..	..
2	Coös	551	181,280	..	..	15	7,910	40	7,000	202	66,870	54	21,380
3	Grafton	149	18,260	..	..	3	980	..	..	50	5,986	6	650
4	Hillsborough	103	25,708	..	..	..	..	..	..	32	4,952	9	1,575
5	Merrimack	93	15,740	5	645	2	145	1	156	18	2,036	2	290
6	Rockingham	19	1,275	..	..	..	..	..	..	8	400	..	..
7	Strafford	88	23,210	2	360	..	..	..	..	40	8,500	10	4,000
8	All other counties	24	9,294	1	624	..	..	..	..	6	1,740	..	..

(a) Counties in which less than three establishments are reported are grouped in order to avoid disclosing the operations of individual establishments. These establishments are distributed as follows: Belknap county, 1; Cheshire county, 1; Sullivan county, 2.

HAMPSHIRE.

MANUFACTURED BY MILLING ESTABLISHMENTS.

ING MAY 31, 1890.

CAPITAL.—Continued.			Miscellaneous expenses.						
Direct investment.—Continued.			Total.	Rent (not including cost of stumpage.)	Taxes.	Insurance.	Repairs, ordinary, of buildings and machinery.	Interest on cash used in the business.	All sundries not elsewhere reported.
Live assets.									
Total.	Value of product on hand.	All other capital not included in the foregoing items.							
\$240,835	\$130,270	\$110,565	\$39,045	\$56	\$5,318	\$3,611	\$2,250	\$3,336	\$24,474
10,500	7,200	3,300	63	.....	28	5	.....	30	.....
111,500	33,400	78,100	32,060	.....	3,574	3,000	1,650	1,812	22,024
21,850	19,400	2,450	1,021	.....	384	162	75	400	.....
34,275	27,500	6,775	1,183	.....	307	175	350	176	175
29,025	17,425	11,600	1,139	56	705	128	75	100	75
4,600	4,450	150	111	.....	111	.....	.....	.....	.....
20,900	14,750	6,150	2,570	.....	92	100	.....	378	2,000
8,185	6,145	2,040	898	.....	117	41	100	440	200

and total wages.						Animals in use.		Materials used.				
Teamsters.		All other employés.		Piece-workers.		Total number.	Cost of keeping.	Cost of all materials used.	Timber.			Cost of all other materials.
Number.	Wages.	Number.	Wages.	Number.	Wages.				No. of cords.	Number of 1,000 feet scaled measure.	Cost (stumpage value).	
197	\$48,753	83	\$33,083	289	\$66,882	648	\$44,930	\$135,635	20	\$68,800	\$129,035	\$6,600
.....	.....	.....	.....	48	10,150	10	600	2,400	.....	1,450	2,400	.....
91	29,370	74	31,750	75	17,000	320	26,813	61,118	.....	38,470	55,818	5,300
43	4,544	1	100	46	6,000	141	6,025	9,980	.....	5,285	8,980	1,000
13	2,644	.....	.....	49	16,537	19	975	21,610	.....	5,954	21,310	300
11	1,065	8	1,233	46	10,170	74	2,502	9,432	.....	6,020	4,432	.....
3	150	.....	.....	8	725	6	75	1,787	.....	1,125	1,787	.....
30	9,000	.....	.....	6	1,350	72	7,400	26,243	.....	7,331	26,243	.....
6	1,980	.....	.....	11	4,950	6	540	3,065	20	3,165	3,065	.....

Number.	COUNTIES.	PRODUCTS.								
		Total value of all pro- ducts.	Basket stock.		Cooper- age stock.		Excelsior stock.		Fence posts.	
			Cords.	Value.	Cords.	Value.	Cords.	Value.	Lumber.	Value.
	State totals.....	\$624,383	140	\$1,250	...	...	76	\$380	32,150	\$1,866
1	Carroll	17,990	...	...	...	...	...	...	...	...
2	Coös.....	387,107	...	...	...	...	...	...	...	...
3	Grafton	39,208	30	300	...	...	...	...	...	...
4	Hillsborough.....	55,791	40	400	...	...	...	...	2,100	210
5	Merrimack.....	38,447	...	...	...	...	76	380	28,050	1,456
6	Rockingham.....	4,850	...	...	...	...	...	...	...	...
7	Strafford	63,917	20	250	...	...	...	...	...	...
8	All other counties....	17,073	50	300	...	...	...	...	2,000	200

Number.	COUNTIES.	PRODUCTS.—Continued.											
		Handle stock.		Hemlock bark.		Oak bark.		Piles.		Paving stock.		Pulp stock.	
		Cords.	Value.	Cords.	Value.	Cords.	Value.	Number.	Value.	Cords.	Value.	Cords.	Value.
	State totals.....	45	\$1,250	1,027	\$5,812	20	\$140	1,116	\$3,568	....	....	825	\$4,025
1	Carroll.....	....	....	150	900	20	140	....	....	....	....	200	1,000
2	Coös.....	....	....	30	159	....	....	....	....	....	....	....	....
3	Grafton.....	....	....	259	1,465	....	....	356	718	....	....	125	525
4	Hillsborough.....	25	1,000	348	1,555	....	....	360	750	....	....	500	2,500
5	Merrimack.....	....	....	....	....	....	....	....	....	....	....	....	....
6	Rockingham.....	20	250	200	1,600	....	....	200	1,200	....	....	....	....
7	Strafford.....	....	....	40	133	....	....	200	800	....	....	....	....
8	All other counties.	....	....	....	....	....	....	....	....	....	....	....	....

PRODUCTS.—Continued.

Fence rails.		Hop poles.		Hoop poles and hoops.		Hewed timber.		Hard wood and other logs for export.		All logs for domestic manufacture.	
Number.	Value.	Number.	Value.	Number.	Value.	No. of 1,000 feet, board measure.	Value.	Number of 1,000 feet, scaled measure.	Value.	Number of 1,000 feet, scaled measure.	Value.
\$3,000	\$300	...	...	80,000	\$280	75	\$250	12,573	\$95,886	70,302	\$463,155
...	...	...	...	...	...	...	...	1,050	14,500	320	2,350
...	...	...	...	...	...	...	...	10,113	73,041	50,200	311,400
...	...	...	...	...	...	...	...	...	...	4,159	32,493
...	...	...	...	80,000	280	...	...	...	...	4,187	38,505
3,000	300	...	...	...	...	75	250	1,385	8,145	3,250	18,265
...	...	...	...	...	...	...	...	...	...	400	2,000
...	...	...	...	...	...	...	...	...	...	5,106	45,742
...	...	...	...	...	...	...	...	25	200	2,680	12,040

PRODUCTS.—Continued.

Railway ties.		Rived or shaved shingles.		Masts and spars.		Ship knees.		Charcoal.		Telegraph poles.		Wheel stock.		Amount received for contract labor.	Value of all other products.
Number.	Value.	No. of 1,000.	Value.	Number.	Value.	Number.	Value.	Bushels.	Value.	Number.	Value.	Cords.	Value.		
37,563	\$14,114	440	\$1,136	10	\$600	150	\$1,000	58,000	\$5,650	400	\$850	340	\$3,750	...	\$19,121
...
1,000	300	...	...	...	...	...	...	...	...	300	750	...	...	...	716
13,778	3,456	...	...	...	...	...	...	35,000	2,800	...	...	...	...	...	...
10,535	4,808	20	100	...	...	...	...	...	...	...	...	120	1,300	...	7,380
...	...	420	1,036	...	...	...	...	...	...	...	...	200	2,200	...	250
...	...	...	...	...	...	...	...	23,000	2,850	...	...	...	...	...	...
7,250	3,800	...	...	10	600	150	1,000	...	...	...	...	20	250	...	9,225
5,000	1,750	...	...	...	...	...	...	...	...	100	100	...	...	...	1,550

STATISTICS OF MANUFACTURES.

TIMBER PRODUCTS NOT MANUFACTURED BY MILLING ESTABLISHMENTS—TOTALS FOR STATE OF NEW HAMPSHIRE.

Year ending May 31, 1890.

Number of establishments reporting 39

CAPITAL.

Value of hired property \$1,000

Direct investment:

Timbered land or standing timber 782,405

Plant:

Tools, implements, and live stock . . . \$91,862

Logging railways and equipment . . . 175,300

River improvements 2,500

All other items of investment in plant . . . 76,885

Total plant 346,547

Live assets:

Value of product on hand \$130,270

All other capital not included in the foregoing items 110,565

Total, live assets 240,835

Aggregate, direct investment \$1,369,787

Miscellaneous expenses:

Rent (not including cost of stumpage) . . . \$56

Taxes 5,318

Insurance 3,611

Ordinary repairs of buildings and machinery . . . 2,250

Interest on cash used in the business . . . 3,336

All sundries not elsewhere reported . . . 24,474

Total \$39,045

MATERIALS USED.

Timber :

Number of cords	20	
No. of 1,000 ft., scaled measure	68,800	
Cost (stumpage value)	\$129,035	
All other materials (cost)	6,600	
	<hr/>	
Total cost of all materials		\$135,635

PRODUCTS.

Basket stock :

Cords	140	
Value	\$1,250	

Excelsior stock :

Cords	76	
Value	\$380	

Fence posts :

Number	32,150	
Value	\$1,866	

Fence rails :

Number	3,000	
Value	\$300	

Hoop poles and hoops :

Number	80,000	
Value	\$280	

Hewed timber :

No. of 1,000 ft., board measure	75	
Value	\$250	

Hardwood and other logs for export :

No. of 1,000 ft., scaled measure	12,573	
Value	\$95,886	

All logs for domestic manufacture :

No. of 1,000 ft., scaled measure	70,302	
Value	\$463,155	

Handle stock :

Cords	45	
Value	\$1,250	

Hemlock bark :							
Cords	.	.	.	.	.	.	1,027
Value	.	.	.	.	.	.	\$5,812

Oak bark :							
Cords	.	.	.	.	.	.	20
Value	.	.	.	.	.	.	\$140

Piles :							
Number	.	.	.	.	.	.	1,116
Value	.	.	.	.	.	.	\$3,568

Pulp stock :							
Cords	.	.	.	.	.	.	825
Value	.	.	.	.	.	.	\$4,025

Railway ties :							
Number	.	.	.	.	.	.	37,563
Value	.	.	.	.	.	.	\$14,114

Rived or shaved shingles :							
No. of 1,000	.	.	.	.	.	.	440
Value	.	.	.	.	.	.	\$1,136

Masts and spars :							
Number	.	.	.	.	.	.	10
Value	.	.	.	.	.	.	\$600

Ship knees :							
Number	.	.	.	.	.	.	150
Value	.	.	.	.	.	.	\$1,000

Charcoal :							
Bushels	.	.	.	.	.	.	58,000
Value	.	.	.	.	.	.	\$5,650

Telegraph poles :							
Number	.	.	.	.	.	.	400
Value	\$850

Wheel stock :							
Cords	340
Value	\$3,750

Value of all other products	19,121
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Total value of all products	\$624,383
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NEW HAMPSHIRE.

DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.

CENSUS YEAR, ENDING MAY 31, 1890.

COUNTIES.	Aggregate value of products.	PRODUCTS.										
		Manufactured in forest.										
		Saw logs.		Telegraph poles.		Fence posts.		Railway ties.		Piling.		
		Total value.	Quantity, No. of 1,000 feet (board measure).	Value.	Number.	Value.	Number.	Value.	Number.	Value.	No. of pieces.	Value.
The state	\$5,017,062	\$33,650	1,317	\$9,580	516	\$612	11,800	\$1,142	37,275	\$11,566	900	\$3,700
Belnap	220,720											
Carroll	707,643											
Cheshire	658,504	2,465	50	125			5,000	600	2,600	1,040		
Cobscook	1,301,110	2,275	1,030	8,000	8,640		4,000	240				
Grafton	758,209	2,275	227	1,360								
Hillsborough	395,195	5,757	185		516	612	1,700	185	6,000	915		
Merrimack	383,151	10,908						75	8,850	3,585		
Rockingham	346,810	3,261					500		18,850	5,758	900	3,700
Strafford	188,255								150	61		
Sullivan	128,465	344	10	95			600	42	825	207		

NEW HAMPSHIRE.
DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.
CENSUS YEAR, ENDING MAY 31, 1890.

Products.—Continued.

Manufactured in forest.— <i>Continued.</i>		Manufactured at mill.									
Hewed timber.		Number of 1,000 feet, board measure.									
Quantity, No. of 1,000 feet (broad meas- ure).	Value.	Total.	Total quantity.	Total value.	Agricultural im- plement, stock.		Bobbin and spool stock.		Carriage and wagon stock.	Value.	
					Quantity.	Value.	Quantity.	Value.			
The state.....	\$2,375	\$4,558,274	277,063	\$3,012,699	95	\$1,631	7,236	\$86,708	519	\$10,121	
Belknap.....		179,102	9,340	106,095							
Carroll.....		631,993	41,176	424,627			602	9,435	110	1,400	
Cheshire.....	700	656,039	14,208	160,781	1	15	16	250	10	200	
Cochs.....	400	1,176,470	92,995	981,460			2,615	41,400			
Grafton.....		731,934	42,209	483,626	94	1,616	3,645	31,058	53	1,040	
Hillsborough.....	100	304,713	13,619	147,225			100	1,000	70	1,400	
Merrimaek.....	1,375	347,143	24,442	282,753			115	1,485	251	5,481	
Rockingham.....	3,200	280,249	22,006	238,995					25	600	
Strafford.....		134,535	10,800	110,000							
Sullivan.....		116,096	6,268	82,137			143	2,080			

NEW HAMPSHIRE.
DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.
CENSUS YEAR, ENDING MAY 31, 1890.

PRODUCTS.—Continued.

Manufactured at mill.

Number of 1,000 feet, board measure.

COUNTIES.

	Furniture stock.		Pickets.		Sawed lumber.	
	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.
The state.....	1,885	\$40,824	438	\$4,380	266,890	\$2,869,035
Belknap.....					9,340	106,095
Carroll.....	152	2,224	100	1,200	40,212	410,368
Cheshire.....	188	3,995	12	165	13,981	156,156
Cooks.....			310	2,600	90,070	937,460
Grafton.....	1,110	23,825			37,307	426,087
Hillsborough.....	110	2,175	1	25	13,338	142,625
Merrimack.....	80	1,400	6	132	23,990	274,255
Rockingham.....				150	21,975	233,245
Strafford.....					10,800	110,000
Sullivan.....	245	7,205	3	108	5,877	72,744

NEW HAMPSHIRE.
DETAILED STATEMENT.—LUMBER MILLS AND SAW-MILLS.
CENSUS YEAR, ENDING MAY 31, 1890.

COUNTIES.	PRODUCTS—Continued.						
	Manufactured at mill.						
	Shingles.		Staves.		Heading.		All other mill products (including receipts from custom sawing).
	Number of 1,000.	Value.	Pieces.	Value.	Value.		
The state.....	79,193	\$131,614	30,501,800	\$136,207	\$80,197	\$1,197,557	\$425,138
Belknap	1,344	2,882	.....	.....	.....	70,125	41,618
Carroll.....	9,185	13,870	1,021,800	11,520	34,000	147,976	75,650
Cheshire.....	2,246	4,411	5,870,000	15,363	8,645	466,839	.....
Cook.....	36,125	52,405	7,640,000	34,240	1,880	106,485	116,000
Grafton.....	8,070	15,978	1,300,000	4,000	5,750	222,580	24,000
Hillsborough	1,603	2,989	12,515,000	55,600	24,910	73,989	14,725
Merrimack	7,265	15,400	.....	.....	.....	48,990	23,100
Rockingham.....	2,209	4,799	2,105,000	15,315	5,000	21,140	62,300
Straford.....	750	1,500	.....	.....	.....	23,035	53,720
Sullivan.....	10,396	17,380	50,000	169	12	16,398	2,025

Planing mill products and re-manufactures.

STATISTICS OF MANUFACTURES.

LUMBER AND PLANING MILL PRODUCTS, INCLUDING SASH, DOORS, AND BLINDS—TOTALS FOR STATE OF NEW HAMPSHIRE.

Year ending May 31, 1890.

Number of establishments reporting 32

CAPITAL.

Aggregate	\$493,598
Land	\$66,400
Buildings	86,270
Machinery, tools, and implements	106,987
Total plant	<u>259,657</u>
Live assets	<u>\$233,941</u>
Miscellaneous expenses	\$34,829

EMPLOYES AND WAGES.

Aggregates:

Average number	709
Total wages	\$347,477

Officers, Firm Members, and Clerks.

Males above 16 years:

Number	41
Wages	\$33,226

Females above 15 years:

Number	3
Wages	\$1,360

Operatives—Including Skilled and Unskilled.

Males above 16 years:

Number	601
Wages	\$289,882

Females above 15 years:

[illegible]

Children :

Number	22
Wages	\$3,920

Pierre-workers.

Males above 16 years:

[illegible]

Females above 15 years:

Number	6
Wages	\$2,550

Children :

[illegible]

Cost of materials used	\$511,051
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Value of products, including receipts from custom work and repairing	\$986,893
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RECAPITULATION.

Totals of the Lumber and Saw-Mill Industry of New Hampshire Compared with the Totals of Maine.

ITEMS.	NEW HAMPSHIRE.	MAINE.
Number of establishments reporting.....	831	531
Capital:		
Hired property.....	\$448,146	\$330,060
Direct investment.....	11,883,447	6,222,380
Miscellaneous expenses.....	546,396	221,162
Average number employes (aggregate).....	8,932	4,651
Total wages.....	2,519,609	1,459,929
Firm members, officers and clerks.....	526	348
Firm members, officers and clerks, wages.....	238,688	142,224
Operatives, skilled and unskilled.....	8,046	4,067
Operatives, skilled and unskilled, wages.....	2,175,773	1,230,667
Piece-workers.....	360	236
Piece-workers, wages.....	105,148	87,038
Cost of materials used.....	4,883,591	1,825,889
Value of products (aggregate).....	10,907,438	5,017,062
forest products.....	146,562	33,050
saw logs.....	119,855	9,580
telegraph poles.....	2,375	612
fence posts.....	830	1,142
railway ties.....	2,566	11,566
piling.....	6,736	3,700
hewed timber.....	2,500	2,375
all other forest products.....	11,710	4,675
mill products.....	9,920,132	4,558,274
agricultural implement stock.....	2,517	1,631
bobbins and spool stock.....	394,394	86,708
carriage and wagon stock.....	6,377	10,121
furniture stock.....	22,362	40,824
pickets.....	65,737	4,380
sawed lumber.....	6,516,541	2,089,035
shingles.....	932,679	131,614
staves.....	391,039	136,207
heading.....	211,828	80,197
all other products, including receipts from custom sawing.....	1,376,658	1,197,557
planing-mill products and re-manufactures by saw-mills.....	840,744	425,138





APPENDIX C.

THE WHITE MOUNTAIN REGION.

BY JOSEPH B. WALKER.

AN ADDRESS

DELIVERED BEFORE THE AMERICAN FORESTRY
ASSOCIATION, AT PLYMOUTH, N. H.,
AUGUST 24, 1894.

[The bird's-eye map of The White Mountain Region, found annexed to this report, will be of great value in perusing this paper. This map is furnished through the generous courtesy of Mr. F. E. Brown, General Passenger Agent of the Concord and Montreal Railroad.]

THE WHITE MOUNTAIN REGION.

BY JOSEPH B. WALKER.

Some time ago, at a moment not very fortunate for you, I fear, I promised the secretary of the New Hampshire Forestry Commission to present, on this occasion, some account of our White Mountain region. When, however, I came to think of the brevity of the time assigned me, and the high character of the audience I was to meet, I realized the rashness of my promise, and that, although Puck might "put a girdle round the earth in forty minutes," I was not smart enough to conduct you through the defiles and over the summits of these mountains in thirty.

THE WHITE MOUNTAIN REGION.

The White Mountain region extends in an easterly and westerly direction across New Hampshire, and occupies the lower part of the northern portion of it. But for the various passes which here and there cleave its general elevation, it would form an impassable barrier between the upper and lower sections of the state.

The area of this region depends upon the limits arbitrarily assigned to it. Sweetser's Guide Book reports it as 1,270 square miles: about one seventh of that of the entire state. On his map, Mr. George T. Crawford has greatly extended these limits, and increased its surface to 2,250 square miles. One may enlarge or contract either of these areas according to his idea of its proper boundaries; for the region is surrounded by mountains on all sides, and where it properly begins or ends is a matter of individual opinion.

The number of mountains in this region is also a matter of uncertainty. One may easily count 105 on Sweetser's map, and on Crawford's, 169. It would be vain, however, to attempt a correct enumeration until the circuit of the region is definitely established, and the exact constituents of an individual mountain are distinctively defined.

The most important and deepest of the passes just alluded to, pursue a northerly and southerly direction. The Franconia, the Crawford, the Pinkham, and the Carter notches, as they are termed, run very nearly north and south. The courses of the Saco, the Swift, the Baker, and most other river valleys are substantially easterly and westerly. The number of these passes is undetermined. Hardly any two persons would enumerate them alike.

The Indians knew many of them, and made trails through the most important ones. That up the Merrimack river bifurcated at Franklin into two. One went up the Winnepesaukee river and on by the lake through the Ossipee country to Fryeburg. Thence, following the Saco, up through the Crawford Notch, it led on to the Upper Coös and to Canada.

The other followed the Pemigewasset to Lincoln, and thence ran onward, through the Franconia Notch, to the Connecticut valley. A third, leaving the Pemigewasset at Plymouth, and following the Baker's and Oliverian streams, struck that valley at a point lower down. It was on this that John Stark was captured by the Indians, in 1752, and carried thence to Canada; to there run the gauntlet to the entire satisfaction of both himself and his captors, and to show, at that early age, a pluck which, twenty odd years later, made him famous at Bunker Hill and the hero of Bennington.

It is a fact worthy of note that the Indian was so good an engineer that the white man who succeeded him has made his main highways by simply broadening these trails, and that, in the improvement of transportation, railway officials have found no better lines for their tracks of steel.

The study of mountain locomotion shows that thus far each kind of highway has answered the requirements of those who used it; and that even the simple forest path conveyed the soft moccasined foot of the Indian maiden, lightly clad and unencumbered, while under our later civilization broader highways are necessary, and

"Miss Flora McFlimsey, of Washington Square,
With a hundred fine dresses and nothing to wear,"

with her poodles and Saratoga trunks, requires a track upon which steam locomotion is possible and palace cars can run.

MA

Showing the Relative Distribution
of the Forests of
NEW HAMPSHIRE.
[AFTER HILL]

Prepared to accompany the report of the New
Hampshire Forestry Commission, 1894.

Republican Press Association, N. H.
Engravers and Printers





HISTORY OF THE WHITE MOUNTAIN REGION.

Very little was known of the White mountains previous to the settlement of Capt. John Mason's colonists at Portsmouth and Dover, in 1623. Before this, mariners sailing along the New England coast had observed the lofty inland elevations, eventually designated the White mountains, and made mention of them: but they had no more than this remote acquaintance with them.

The Indians learned more of them by hunting in their forests, and by threading their dark mazes, as they journeyed back and forth from Canada to the sea. There was also an Indian village in their vicinity, but a superstitious dread of malign spirits, supposed to reside upon their summits, kept them from mounting to these elevations.

Darby Field, however, a wide-mouthed Irishman "about Pasquatquack,"¹ had no such fears, and made the first ascent, so far as known, ever made to the summit of Mount Washington.

Governor Winthrop, in his history of New England, says that, "His relation at his return was, that it was about 100 miles from Saco, that after forty miles he did for the most part ascend, and within twelve miles of the top was neither tree, nor grass, but low savins, which they went upon the top of sometimes, but a continual ascent upon rocks, on a ridge between two valleys filled with snow, out of which came two branches of Saco river, which met at the foot of the hill, where was an Indian town of some 200 people. Some of these accompanied him within eight miles of the top, but durst go no further, telling him that no Indian ever dared to go higher, and that he would die if he went."²

For a century after this, the White Mountain region was rarely visited by white men. Population from the coast moved inward but slowly. Not until 1730 did it reach Concord and the adjoining towns, where it rested for a generation; until life had been made secure in the regions beyond by the treaty of Paris, in 1763, and all hope of French supremacy on this continent had been abandoned forever by the worthless king of France. From this time onward, central New Hampshire was settled with great rapidity.

¹ Bell's History of Exeter, p. 25.

² Winthrop's History of New England, Vol. 2, pp. 80 and 81, Savage's edition, 1853.

Between 1760 and 1770 more than half of all the towns of Grafton county received their acts of incorporation.¹

Except to the Indians, the Crawford Notch was unknown until 1771, when it was discovered by Timothy Nash, a hunter, who was subsequently rewarded for his discovery by a gift from the state of an important tract of land, afterwards known as Nash & Sawyer's location. This led in time to the opening of a highway for travel from the upper Coös to Conway.

In 1792 Eleazer Rosebrook moved his family into a log house in the primeval woods upon this highway. It stood near the site now occupied by Fabyan's. He subsequently cleared up a farm in the vicinity, and built a new house, barns, and mills. Here he dispensed a rude hospitality to such as claimed it, to the time of his death in 1817.

President Dwight, of Yale College, was his guest in 1797. He says, "For the usual inconveniences of a log house we were prepared: but we found comfortable beds, good food, excellent fare for our horses, all furnished with as much good-will as if we had been friends of the family."²

President Dwight was one of the earliest of White Mountain tourists. The attractions of the region became known by degrees, and others followed him.

As the last century approached its close, the people of the Coös country felt the necessity of a better road for the transportation of their products to the market towns on the coast, and in 1803 the Tenth New Hampshire Turnpike was chartered, to run through the Crawford Notch. It was twenty miles long, and built at a cost of forty thousand dollars, or two thousand dollars per mile, a very large expense for the construction of a common highway. The next year, to connect this with Lancaster, the Jefferson turnpike was chartered, and subsequently built at an expense of eighteen thousand and four hundred dollars.³

¹ Bath, Campton, and Canaan, 1761; Coventry and Dorchester, 1764; Enfield, 1761; Franconia, 1764; Hanover, 1761; Haverhill, 1763; Holderness, 1761; Landaff, 1764; Lebanon and Lyme, 1761; Lincoln, 1764; Lisbon, 1768; Lyman, 1761; Orford, 1761; Peeling, 1763; Piermont, 1764; Plymouth, 1763; Rumney, 1761; Warren, 1763; Wentworth, 1763.

² Dwight's Travels, Vol. 2, p. 131, London Ed., 1823.

³ The first half of the present century was quite prolific in turnpike roads. No less than sixty-one were chartered between 1800 and 1850. "The Tenth Turnpike Road in New Hampshire" extended from the upper line, in Bartlett, through the Notch in the White Hills, twenty miles. "The Jefferson Turnpike Incorporation" extended from the northern extremity of the Tenth Turnpike Road through Bretton Woods, Jefferson and Lancaster, to Lancaster Meeting-House.

These two turnpike roads made practicable the passage of teams of all kinds from the Upper Coös country to the east side of the mountains. New hotels of a primitive character appeared from time to time along the way, and the number of mountain visitors increased slowly from year to year. Professor Sanborn says, in his "History of New Hampshire," that "during the first quarter of this century the number of visitors averaged about twelve each year."¹

Your speaker first saw the White mountains in 1838. At that time the only hotels in the region were a single one in the Franconia Notch, still standing as an humble adjunct to the Profile House; that of Abel Crawford, in the Saco valley; that of Thomas J. Crawford, at the north entrance to Crawford Notch; and that of the celebrated Ethan Allan Crawford, the grandson and successor of Mr. Rosebrook.

A stay of several days at the latter impressed its appointments pretty strongly upon your speaker's memory. Possibly the impress may have been deepened somewhat by the society of the landlord's two daughters, and also a little more by the abundant supply of mountain brook trout served upon his table, which were then as plenty there, apparently, as were the salmon at Amoskeag Falls an hundred years before. At all events, a boy who could successfully digest three square meals each day, and a luncheon before and after dinner, was liable to be thus impressed.

This hotel, so pleasantly remembered, would then accommodate from thirty to forty guests, according to the number of beds set up in each room, and the number of sleepers put in each bed. Since then the number and capacities of the White Mountain hotels have increased astonishingly. Some fifteen years ago, Mr. John Lindsey, a hotel proprietor who had been long conversant with the mountain business, remarked that he well remembered when the aggregate receipts of all the mountain houses did not exceed \$12,000 a year, but that from this sum they had gradually risen to \$1,200,000. These facts are of value mainly as showing the increase in the number of visitors to our mountains during the last two generations.

¹ Sanborn's History of New Hampshire, p. 310.

IMPORTANCE OF WHITE MOUNTAINS REGION.

This mountain region, formerly remote and little known as already stated, has latterly become of much importance, not only to the people of New Hampshire, but to the unnumbered thousands without her limits, who visit it from time to time.

RIVERS.

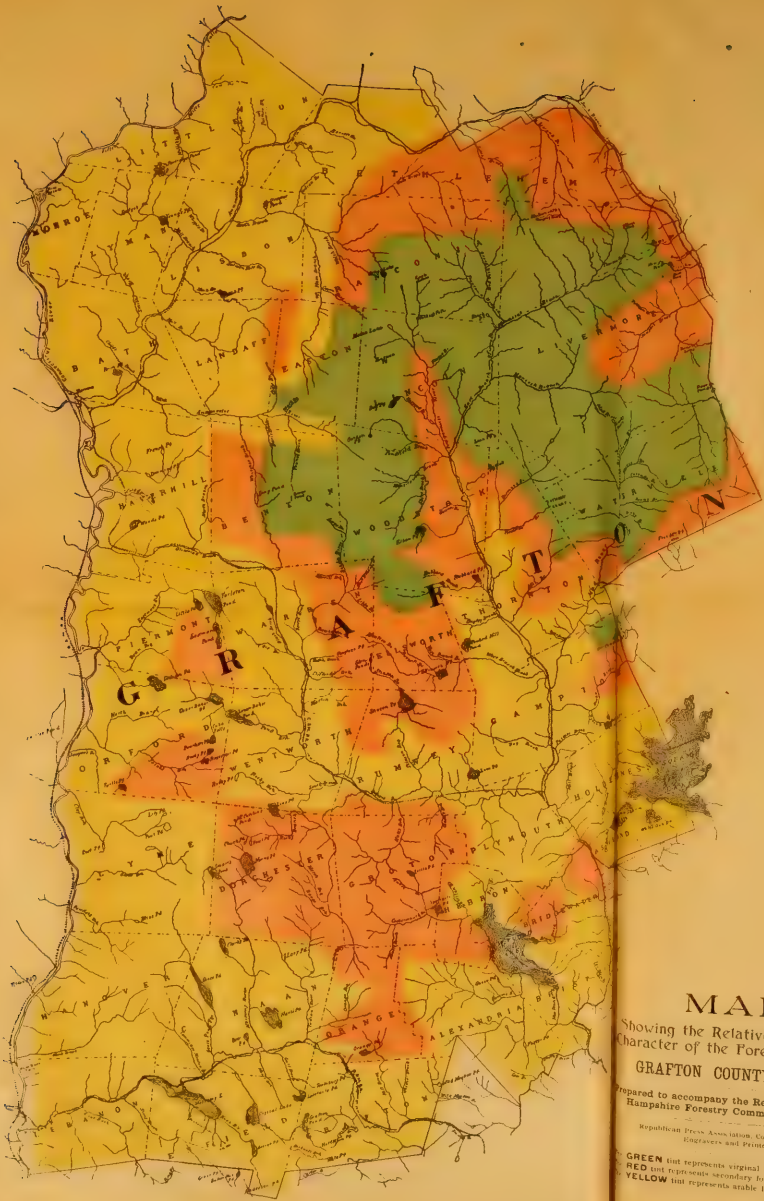
Within its limits are the sources of two of New Hampshire's largest rivers, the Merrimack and the Saco. Those of the former may be found on the sides of Franconia Notch, and of the Willey mountain; those of the latter upon the slopes about the Crawford House. To these two should also be added the Ammonoosuc, a large affluent of the Connecticut, which starts upon its wild career from the Lakes of the Clouds, near the base of the cone of Mount Washington, five thousand feet above the level of the sea, and falls two thousand feet in the first three miles of its course.

FORESTS.

A large proportion of the primeval forests still standing in New Hampshire are to be found within the limits of the White Mountain region. Here emphatically is the home of the black spruce (*Abies Nigra*), which climbs the mountains to a higher altitude than all other trees, except the balsam fir, diminishing in size, as it ascends, until it dwindles to a tangled shrub and disappears altogether at the edge of the Alpine area, some four thousand feet above the ocean level.

FOREST DESTRUCTION.

Some twenty years ago, more or less, the lumberman, invading that part of the Ammonoosuc valley between the Twin Mountain House and Fabyan's, swept away the forests which had made it one of the most pleasing localities in the mountains. He brought with him the sawmill, and defiled the clear waters of the streams with sawdust and worthless edgings. The work of destruction then commenced passed into the grand old woods then lining the road from Fabyan's to the Crawford House, and extending westward therefrom to the base of Mount Washington.



MAP
 Showing the Relative Area and
 Character of the Forest Cover of
GRAFTON COUNTY, N. H.
 Prepared to accompany the Report of the New
 Hampshire Forestry Commission, 1894.

Republican Press Association, Concord, N. H.
 Engravers and Printers.

GREEN tint represents virginial forest
RED tint represents secondary forest
YELLOW tint represents arable land

MAP

SHOWING THE RELATIVE POSITIONS
OF THE ISLANDS OF THE
PACIFIC OCEAN

BY J. H. COOPER

NEW YORK: PUBLISHED BY
J. H. COOPER, 1854

NEW YORK
J. H. COOPER
1854

Ere long fire followed in the footsteps of the lumberman, and swept away in its fury whatever he had spared. An abomination of desolation, as lugubrious as that spoken of by Daniel the prophet, succeeded the fire.

This great tract of charred soil, dotted all over with blackened stumps, lying as it did along the main highway from Bethlehem to the Crawford House, arrested the attention of every visitor. Universal regret, with much indignation, was freely expressed on account of the great injury thus done to one of the finest portions of the whole mountain region. Public opinion was aroused to activity.

FORESTRY COMMISSION.

In 1883 the New Hampshire legislature, upon its attention being called to this and similar injuries to the forests, made provision for the appointment of a state commission to investigate their existing condition and report such suggestions for their protection and improvement as to its members might seem wise. This commission made their report in 1885, embracing the following subjects, viz.:

1. The area of the forests.
2. Their relation to the rainfall and climate.
3. The trees and shrubs found therein.
4. Forest management and reforestation.
5. Forest fires.

This report was printed by the state in a pamphlet of about one hundred pages. A part of the edition was distributed among the members of the legislature, a part was sent abroad, as exchanges, to other states, and the remainder was carefully packed away in the document room of the state house.

It awakened more interest abroad than at home, and yet there were some persons in New Hampshire who read it; and ere long an increased interest in the subject was manifested and a desire expressed, strongly and repeatedly, that something be done to protect our remaining forests, and at once.

This led, four years afterwards (1889), to the appointment by the governor and council of a second commission, which made a report to the legislature in 1891, suggesting legislation in the interests of our wooded domain. Two bills, embodying suggestions of the commission, were introduced to the house of representatives and referred to the committee of the judiciary, who, after considering their pro-

visions, returned them to the house with a recommendation that "the further consideration of the same be referred to the next session of the legislature," a phraseology not altogether uncommon in our legislature, and which generally means to the friends of a bill, fight or fail. Inasmuch as this recommendation of the committee was coupled with another, that the then existing commission be continued, its members concluded that their effort was in part successful. They accordingly tightened their belts, went to work, and waited.

When, two years later, the legislature of 1893 assembled, a second report of this commission was presented, and ere long a bill embodying its leading suggestions was introduced. Much discussion and long delays ensued, after which the present forestry law passed the house and senate, and was approved by the governor on the 29th day of March, 1893. Among its other provisions is one providing for the establishment and maintenance of a permanent forestry commission. Under it the members of our present commission hold their offices.

To accomplish this much has required about ten years; a long period apparently, considering the progress made. But during this time far more has been attained than is apparent to a superficial observer. Many persons now realize the value of forest property, and the importance of its proper management. Many have learned that it is God's decree that about one half of this state shall produce wood and timber and nothing else; and that that decree can never be reversed or barred by any statute of limitations, or by any changes likely to occur in this geologic period.

TWO SYSTEMS OF FOREST MANAGEMENT.

Two systems of forest management now prevail in this White Mountain region; one conservative, and the other destructive; one regardful of the present and the future both, the other of the present only.

The first restricts the cutting, at intervals more or less regular, to mature trees only, and generally to those above a minimum size. That was the old practice before the present facilities of transportation had been realized, when logs were floated to market upon the nearest streams. Of some lumbermen, it is the practice to-day.

Certain advantages attach to this usage. It is systematic. By

its adoption, a crop may be taken from a given tract once in some twenty years perpetually. If his forest is large enough to allow the owner to be satisfied with the removal of the mature trees from a twentieth or twenty-fifth part of it each year, he and his successors may log thereon forever. Thus treated, a forest well situated affords a safe and most desirable investment of capital.

The second system is that of cutting clean, and the removal at once of the whole growth of the area logged upon. The improved means of transportation, whereby the cutting of hard-wood lumber, small spruces, poplars, and cord wood, and the manufacture of charcoal, has been made profitable, accounts for this practice. The argument urged by the lumberman in its favor is, that he has put his money into his enterprise and must get it out again, with the most profit he can secure; and that this is the best system for him. He will also say, that even if it be not the best in the long run and for the other industrial interests, more or less injuriously affected by it, he is working for himself and for present profit, and not for his neighbors or posterity.

But this is a system of denudation, fraught with all the evils consequent thereto. Woodlands thus treated are left covered with scattered masses of inflammable debris. If, by any means, this takes fire, as it is very liable to do, the sphagnous coating of the forest floor, the "duff," as the lumbermen call it, is destroyed, with more or less of the vegetable matter of the soil itself.

This system involves also the loss of a very large portion of the winter precipitation of snow and rain. In this White Mountain region, unprotected ground freezes by the first or middle of November, and becomes impervious to water. From this time on, during the ensuing winter and early spring, its covering of snow and ice is largely dissipated by the sun and winds. Whatever of it remains melts rapidly at the advent of warm weather, and converts to short-lived torrents the peaceful streams which were wont to convey their waters harmlessly to the sea. The flood having passed, dry channels, strewn with confused masses of rocks and vegetable debris, remain. Thus, upon denuded areas, very little of the late autumn, winter, and spring rain and snow-fall enters the ground, there to be retained until gravity presses it out to make equable and permanent the volumes of the stream it was intended to feed. We have not at the base of these mountains, as has Italy at the foot of

the Alps, a series of deep lakes to act as reservoirs for the temporary retention of its spring floods, to be afterwards sent thence, as wanted, on their beneficent journey.¹

If it be said that this evil is but temporary, and that nature will again reforest her wooded domain, the reply will be encountered that nature will require from fifty to seventy-five years in which to produce a new forest of merchantable trees on a denuded area, and that any considerable, even temporary, injury to the numerous water powers for which this region serves as a reservoir, means disaster to some of the most important manufacturing interests of the state. When it is remembered that upon the Merrimack and its tributaries, more cotton is manufactured than upon any other river of the world, the serious consequences of denudation in the White Mountain region become apparent.

NEITHER SYSTEM SATISFACTORY.

But neither of these systems, if such they may be called, is satisfactory. The objections to the latter, already stated, suffice to condemn it. To them may be also added the temporary marring of the scenery and the danger of destroying altogether the spruce, the most valuable of all our White Mountain trees.

Of the two systems, the former is by far the preferable one. Yet it but partially secures the object sought—maximum returns at reliable and regular intervals. Nature is capricious in her seedings, and does not sow the ground evenly. As a result, much space is left vacant and succeeding crops are but partial ones. While on some acres, twenty thousand feet or more of spruce are often cut, others bear nothing, and the average yield is but about five. If the removal of selected trees were followed by the judicious planting of vacant areas, and by judicious thinnings where needed on the whole tract, this system would be greatly improved and the income from the forest greatly enhanced.

¹ The loss consequent upon extensive denudation of the White Mountain region, is made apparent by a glance at the mean annual rainfall recorded at Laconia, the nearest point to this locality at which accurate records have been long kept. Here, the average annual precipitation—snow being reduced to water—during the period of twenty-seven years, extending from 1857 to 1884, was 43.12 inches, while the average annual amount from the last half of October to the close of the first half of the following April was 21.57 inches.

From this record, it is apparent that the entire denudation of the watersheds of the Merrimack and Saco rivers would involve a loss of at least one half of the water power on those streams, and render them substantially valueless for manufacturing purposes.



A person acquainted with the woodland practices of Europe is liable to tell us that we have no forestry in this country, and I regret to say that such is substantially the fact. But, that in time we shall have, there is no reason to doubt. When, how, or by whom, is not so clear.

Too much must not be expected of the state, for it does not own a single forest acre. In 1867 it sold the last of its timber lands for the paltry sum of \$25,000. If standing to-day, they would command \$1,000,000. But it has already done something, and can, and doubtless will, do more to encourage forest improvement, and diffuse correct ideas as to the management of woodland property.

Our main reliance, however, for the introduction of a true system of forestry, must be upon the proprietors of such property. Under our laws, these have the right to manage their forests as they please. This right they will be slow to relinquish, and they will not change their present practices for better ones until convinced that those proposed are superior to those in use. To find a better system than any we now have, and to commend it to the capitalist, the lumberman, and the owner of forest lands, is to be one great effort of our able and efficient Forestry Commission.

INJURY TO THE SCENERY.

There has been painful apprehension that the inroads upon its woods will destroy the beauty of the scenery of this region. That is in part, at least, unwarranted. Lands entirely denuded are soon covered with new growths which conceal their nakedness. A portion of the Russell mountain, which you will see to-morrow, was cut over some fifteen years ago. It now looks as attractive from the front piazza of the Deer Park hotel, as when covered with its primeval growth; unless, indeed, you insist that the absence of the dark masses of spruce, which formerly broke the monotony of its deciduous foliage, detracts from its former beauty.

INJURY TO THE WATER POWERS AND RAILROADS.

The greatest injury to be feared from a hasty and unwise removal of these forests is the impairment of the water powers upon which many of our most important manufacturing interests are dependent.

and to the railroads to which a lasting supply of freight is of consequence. But, strange to say, neither the manufacturers nor the railroads have, as yet, expressed any concern as to this matter.

LUMBER RETURNS:

Of the great lumber industries of New Hampshire, which center largely in the White Mountain region, I will say that I have here the preliminary totals, as given in the last census of the United States.

From these it appears that 831 establishments report an aggregate capital of \$12,311,513; that the officers, firm members, clerks, and operatives number 8,572; whose aggregate wages were \$2,414,461, and that the whole value of their products was \$10,907,438. These figures afford some idea of the magnitude of our lumber industry. To my great surprise, and perhaps to yours, they are about double those representing the same industry in our neighboring state of Maine.¹

A SANITARIUM.

Owing to its nearness to the immense population which surrounds it, this White Mountain region has also become important as a summer sanitarium. Its air is of the purest, its waters of the clearest, its scenery of endless variety, its boarding-houses and hotels are comfortable, some of the latter being sumptuous. Ten millions of people, more rather than less, living within a radius of three hundred miles from Mount Washington, can leave home in the morning and reach its summit by a daylight ride of twelve hours or less. It attracts the man of science, the seeker after health, and the general tourists.

PRESENT STATUS.

The present status of the forestry interest in New Hampshire is about this:

1. More than half of the state is to-day in forest, and being insusceptible of arable culture, must ever remain so.

2. During the last decade an increased interest in the welfare of forest property has been awakened, a forest law has been enacted, and a permanent forestry commission has been established.

¹ See Appendix, Paper I.

3. It is now the opinion of all intelligent owners of forest property,---

(1) That the present methods of lumbering are faulty, and may be improved to the profit of all parties interested therein.

(2) That, so far as possible, every acre should be kept adequately covered with growing trees.

(3) That all forest products should be harvested, from time to time, as they mature.

(4) That, when properly managed, forest property will yield sure and fair returns, and form a desirable investment of capital.

(5) That the true objective point in New Hampshire forestry is the attainment of such a systematic management as shall secure to the owners of wooded property, at regular croppings, maximum returns therefrom.

CONCLUSION.

I have sometimes wished that some person in supremest sympathy with the spirit of these mountains and forests might appear, to record in prose or verse their history and their traditions; to do, in short, for this region, what Sir Walter Scott has done for Scotland. But with the wish has come the thought that this work has been done in part, at least, already.

The geologist has been here and told us how, out of this immense elevation of rock and earth, Omnipotence has sculptured with chisels of frost and stream and air these towering mountains and intervening valleys. So, too, has the historian, and made record in graceful prose of the destruction of the Willeys by an avalanche in 1826; of dangerous wanderings upon the mountains by strangers dazed by mist and cold;¹ of old Chocorua, the last of his people, retreating up the mountain which bears his name, before his ene-

¹ *Mountain Tragedies*.—The destruction of the Willey family, by a landslide in the White Mountain Notch, occurred August 28, 1826.

Frederick Strickland, an Englishman, perished in the Amanoosuc Ravine, in October, 1851.

Miss Lizzie Bourne, of Kennebunk, Me., perished on the Glen Bridle path, near the summit, on the night of September 14, 1855.

Dr. B. L. Ball, of Boston, was lost on Mount Washington in October, 1855, in a snowstorm, but was rescued after a two days and nights exposure, without food or sleep.

Benjamin Chandler, of Delaware, perished near Chandler's Peak, half a mile from the top of Mount Washington, August 7, 1856, and his remains were not discovered for nearly a year.

Harry W. Hunter, of Pittsburg, Pa., perished on the Crawford Bridle path, September 3, 1874, a mile from the summit. His remains were found nearly six years later, July 14, 1880.—Crawford's History of White Mountains, pp. 201, 202.

mies, to its summit, thence to curse the surrounding country and throw himself to the depths below, a victor vanquished.

And the poet, also, has been here, to tell us of the wonderful apotheosis of the great Passaconaway :

“A wondrous wight ! Far o’er Siogee’s ice,
 With brindled wolves, all harnessed three and three,
 High-seated in a sledge, made in a trice,
 On Mount Agiochook, of hickory,
 He lashed and reeled and sung right jollily.
 And once upon a car of flaming fire,
 The dreadful Indian shook with fear to see
 The king of Penacook, his chief, his sire,
 Ride flaming up to heaven, than any mountain higher.”

And hither, from time to time, have come, and made records of their visits, the first President Dwight, Professor Thomas C. Upham, William Oakes, Thomas Starr King, Whittier, Emerson, Henry Ward Beecher, William C. Prime, Julius H. Ward, Appalachians many and still others more—a goodly company all.¹

Hither, also, you, ladies and gentlemen, have to-day found your way, to read upon these broad, unfolded pages of earth and stone God’s great record of the Past. Permit me, in closing, to express to you the heartiest wish of our New Hampshire people, that your stay with us may be as pleasant as the welcome we tender you is cordial and sincere.

² See Bibliography of the White Mountains, post p. 107, II.

M
Showing the Re Area and
Character of the Cover of
0008 COUN. H.

Prepared to accompany report of the New
Hampshire Forestry Commission, 1894.

Republican Press Assn., N. H.

The **GREEN** tint represents the forest.
The **RED** tint represents the soil.
The **YELLOW** tint represents the sand.



COAST OF
INDIA

J. H.

1811



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APPENDIX D.

FOREST PRESERVATION THROUGH CO-OPERATION.

AN ADDRESS

DELIVERED BY GEORGE B. JAMES BEFORE THE
AMERICAN FORESTRY ASSOCIATION,

AT THE PROFILE HOUSE.

AUGUST 25, 1894.

FOREST PRESERVATION THROUGH CO-OPERATION.

BY GEORGE B. JAMES.

That America has been wasteful with her forest products is beyond question. Still they have been one of the greatest elements in the rapid civilization of this continent, and in the building up of moderate cost homes for the million. Even now American forests are more extensive than those of any other nation. Russia stands second. Aside from Russia, the forests of the United States number more acres than the combined forests of the world. Forests cover ten per cent. of the earth's landed area, and twenty-five per cent. of the area of Europe.

Admitting that the forests of the United States stand at the head in their extent, so also does the value of our annual consumption of forest products, which is fully one-half that of the whole world. It is fourteen times that of Great Britain, nearly ten times that of Sweden and Norway, and almost three times that of Russia. The annual yield of the forests of the United States is fully \$1,000,000,000. This represents ten times the value of gold and silver mines, three times that of the wheat fields, and three times the combined coal, iron, and petroleum products of the country. Of course our forests cannot supply the present demand for many years without increased attention to their preservation, or without importing timber from other sections of the world.

It is likely that timber will soon be dearer in the United States than in Europe, where the consumption is less. Next to the United States and Russia, Brazil stands third in forest area, with Canada, Sweden and Norway, Austria, Hungary, Germany, the Argentine Republic, and France following in the order named. Hence, how important that Americans consider well the claims of forestry preservation.

Our forest products are to play a still more important part in the future national progress than in the past. The production of wood pulp mainly for paper consumes the forest growth of five hundred acres per day. The starchy products of wood now wasted in the soda and sulphite processes of pulp making can be utilized for human and cattle food and in the arts, ranking with the starch from potatoes and grain. Wood-pulp manufacturers utilize fifty per cent. of all the spruce logs cut in the United States. Within ten years half as much wood will be demanded in the production of textile fabrics. French chemists have succeeded in making silk and other fabrics from wood pulp. The nearer the forests are to manufacturing centres, the more valuable their products. Scientists predict that the cheap carbon compounds of wood must serve a useful purpose in the combination of the elements in synthetic chemistry. The United States burns more firewood, builds more wooden fences, and erects more wooden houses than any other nation on earth. Great Britain consumes less firewood and burns more coal per capita than any other country.

The most hopeful sign of the times in connection with forestry preservation is the increasing interest and discussion manifest among the intelligent classes. Public sentiment thoroughly aroused will define some plan for effective work. Coöperative work, a union of forces, will knock down existing prejudices and render available the needed capital for inaugurating one or more model forestry preserves.

Enthusiasts in forestry matters chafe at the apparent indifference of the masses, and wonder at the general apathy in face of impending danger to our American forests. America has given less attention to forestry preservation than any other nation, simply because there was less need of it, owing to the abundance of primeval forests. The rapid exhaustion of these forests now brings the problem prominently to the front. Individuals, communities, or nations are not inclined to anticipate the scarcity of raw materials, or famine in standard products. The abundance and former cheapness of forest lands in America have prevented that appreciation of their value which exists in the older communities in Europe. Our policy has been to utilize the forests as rapidly as possible. The general idea of land values on this continent since its discovery has been on a low basis of cost. Low cost has given the false impres-

sion of inexhaustible supply. Let us briefly glance at the original cost of lands in America, and thus discover one cause of the lack of appreciation among our people.

History tells us that in 1497 John and Sebastian Cabot planted the cross and the flags of England and St. Mark on American soil, and thus claimed the continent for Henry VII., the English king. He wanted the earth. The original cost was trifling. Jacques Cartier, in 1535, ascended the St. Lawrence river, claiming possession of Canada for the French. Canada was conquered by the English, and by the treaty of Paris, 1763, the English flag waved over the whole eastern half of America, from the Atlantic ocean to the Mississippi river. The land speculations of the nineteenth century sink into insignificance beside these kingly ventures of earlier days.

It will be remembered that in 1606 King James I. of England granted all lands from 40th to 48th degree of latitude to the council established at Plymouth in England. The Plymouth council made sales in 1624 to Sir Ferdinando Gorges and John Mason, of parts of Maine and New Hampshire. In 1639, Charles I. chartered to Gorges the province of Maine, not even then dreaming of the value of its forests, or not placing any value upon them in those early days. The equivalent for the charter was that King Charles should receive one fifth the output of gold and silver mines and pearl fisheries. No mention was made of forest products. In 1652 Massachusetts Bay colony claimed the heritage of Sir Ferdinando Gorges, and deposed Edward Godfrey, first governor of the province of Maine. Maine continued a part of the Massachusetts colony for 168 years, until 1820. History does not report that the province of Maine cost Massachusetts anything except its protection with the single payment of £1,250 in 1677 to Gorges's grandson or about \$6,000.

Now, let us see what Massachusetts secured for this insignificant outlay. Massachusetts owned in Maine at the close of the French and English war 17,000,000 acres, mostly primeval forest. She immediately commenced the policy of getting rid of it as fast as possible. From 1783 to 1821 she sold nearly 5,000,000 acres of land for \$800,000, or about 17 cents per acre. She granted to public uses 1,200,000 acres. In 1795, Massachusetts, in her anxiety, to get rid of these lands, established a lottery, and thus

sold many townships. In 1820, at the separation of the state of Maine from Massachusetts, 11,000,000 acres of land were still unsold. These were divided, Massachusetts taking half and Maine one half. The same year Massachusetts offered to sell her entire interest in her 5,500,000 acres of land to the state of Maine for the insignificant sum of \$150,000. The Maine legislature voted to accept the proposition. The Massachusetts house of representatives assented to the transfer, but the Massachusetts senate refused to confirm the sale. Thus it will be seen that Massachusetts was willing to sell its timber lands in 1821 for less than three cents per acre. Massachusetts, however, sold many a township of pine trees at \$5,000 each, or less, which were worth, within twenty-five years afterwards, \$200,000 each, and would be worth to-day, if standing, a much larger sum. If the state still owned her 11,000,000 acres, as in 1820, \$30,000,000 would be a fair valuation in 1894.

Even in more modern times, France sold her landed possessions in the United States, extending from the Gulf of Mexico to British America, and from the west bank of the Mississippi to the Rocky mountains, under what is known as the Louisiana purchase, for \$15,000,000. The purchase of Alaska, rich in forest wealth, is familiar to all. Thus it will be seen that the average American has been educated to place a very light value upon forest lands, and hence it is little wonder that intelligent forestry has made little progress in our American communities.

Advancing values insure better systems of forestry preservation. Even the lumberman practises improved methods on an acre of forest land costing \$10 to \$15 when his wasteful systems would prevail upon similar land, costing \$1 per acre, 25 years ago. The average lumberman is more influenced by his pocketbook than by his sentiment. The forestry idea will grow because it is right. As our forestry area gets small, people will wake up and call the forestry agitators blessed.

The main White mountain forests lie in incorporated towns in New Hampshire, and were granted by royal charters through the provincial governors to proprietors from 1763 to 1775. These towns were divided into lots and ranges and apportioned to each proprietor. Some other grants were made by the crown for services in the French and Indian wars. The balance has since been sold by the state at various times at low prices. These forest

had little intrinsic value in those days. They were largely inaccessible until the advent of the railway systems. Large areas were sold and resold for taxes, the original owners preferring to lose their lands rather than pay the taxes. Forest-land values have advanced materially since the early days.

It is important that our accessible forests at least should be owned and controlled by those who have the highest and most comprehensive idea of their value. If only a block here and there could be thus controlled it would leaven the whole system of forestry ownership. Co-operation is the watchword. Appoint a representative board of trustees, create a general fund to which all may contribute, purchase desirable blocks of forest land. Develop the same under comprehensive plans of forestry management. Commence in a moderate way if need be. Purchase a few hundred or a few thousand acres at the start. The all important feature is to make a beginning. Show to the world practical work in demonstration of theory and sentiment. One such co-operative forest preserve, under favorable conditions, will check the tide of destruction and prove a beacon light on the coast of progress.

Similar results may be obtained through corporations or clubs organized for the purpose, or let 200 or 500 capitalists subscribe \$1,000 each and purchase a forest preserve in the White mountains, erect hotels, club or boarding houses or cottages, with well-constructed roads. Managed in a public-spirited way, these enterprises would form object lessons of great value. They would also prove healthful and pleasurable resorts among the beauties and wonders of the forest, at the same time in association with congenial and intelligent people. Americans have too little recreation. Interested in a forest preserve, they would have an incentive to dwell among its beauties, to study its growth and development, and to benefit by the pure air, sparkling water, and healthful exercise.

Co-operative ownership would aim at the preservation and proper working of present growth. The present low cost of forest lands renders any attempt at tree planting unadvisable during the present generation. Nature shows us forests, averaging 100 years old, which can be purchased at a cost not exceeding 10 cents per tree. Can the minds conceive of more satisfying and more substantial investment! Forest lands are the most valuable of all forms of

real estate, and the most difficult to duplicate. Co-operative purchasers of forest land are advised, not on sentimental grounds alone, but also by reason of their being investments worthy the investigation of the most critical and conservative capitalists.

Co-operative ownership is recommended to investors because a forest preserve supplies a healthful and attractive vacation spot; it furnishes an income to pay the bills, and finally, it will afford a rapid increase in the value of growing timber. Old Time keeps right along reeling off the centuries, and rational forestry should not be limited to the work of a single human life, but developed under methods covering generations.

The American people need to be educated up to the importance of forestry matters in the school, in the college, in legislative halls and in the clubs. Agricultural colleges should establish a chair of forestry. We need educated foresters, learned as well in theory as in practise. All those interested in forestry should co-operate heartily in the work of forestry commissions, forestry clubs and associations.

Good resolves, brilliant speeches, learned essays will not alone save the forests. This exemplary work must be directed towards co-operation in the absolute purchase and control of forest areas. A few forest preserves systematically managed would furnish needed object lessons for individual operators, many of whom are sacrificing their property in one indiscriminate slaughter of trees. Rational forestry demands a cutting out of the ripe and fully-grown trees, thus stimulating the growth of immature specimens. In this manner the forest becomes a perpetual source of income.

In conclusion, there are thousands of intelligent Americans who are fully alive to the importance of wise provisions for preserving the forests. This individual taste and desire needs to be crystallized into co-operative work. Union of forces in the purchase and control of a single block of forest lands would set the example certain to be followed by others. A rallying point is needed. Leaders in the good cause will find a willing army of supporters. Who shall inaugurate the co-operative movement in the preservation of our forests?

APPENDIX E.

THE GROWTH OF SPRUCE.

SUMMARY OF ALL BIOLOGICAL INVESTIGATION
OF THE WHITE MOUNTAIN SPRUCE, CON-
DUCTED UNDER THE DIRECTION OF PROF.
B. E. FERNOW, BY AUSTIN CARY, 1894.

THE GROWTH OF SPRUCE.

Mr. Cary's investigation dealt with individual trees, and with sample acres, and the results aimed at were the discovery of the type of the White Mountain spruce, its fibrous structure, its tensile, supporting, and breaking strength, its average age, and its annual increase in volume.¹

The most striking fact which Mr. Cary's investigation discovered was the importance of the obvious topographical division of the state into two areas of plain and mountain. In the northern division, the mountainous portion, the spruce is the dominant tree. South of that, the spruce is very scarce, and species of a deciduous growth predominate. Comparing the forests of the northern division of the state with those of Maine (the whole of Maine, except York and Cumberland counties, being included so far as tree growth is concerned in the northern division), the timber in New Hampshire is found to stand much heavier than in Maine. Sargent's report in the census of 1880 averages the stand of spruce in Coös county to be five to six M. per acre, though 25 M. is not an extraordinary yield, which is perhaps twice as great as the average stand in eastern Maine. The observation of the investigator also led to the conclusion that the spruce is less mixed in New Hampshire, and seems also to stand thicker; while he reports that for size and quality he has never seen elsewhere such spruce trees as those which grow in the valley of the Ammonoosuc.

¹ See Appendix.

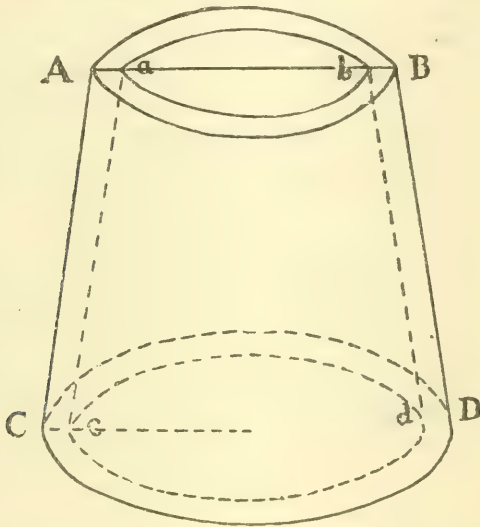
The spruce forests of New Hampshire, examined by Mr. Cary, are largely virgin growth. He writes,—

The rough topography and the fact that the state is not well-watered with the streams which may be easily driven by the lumbermen, have saved the country for many years. Railroads are essential in lumbering large tracts in New Hampshire, and it is only within the past five years that they have been built to any considerable amount. They also require much capital, and hence the operations and the land are in the hands of large concerns, so that a scheme of forestry management could much more easily be put into effect in New Hampshire than in Maine. An obstacle to the successful introduction of scientific forestry in New Hampshire is found in the fact that under present conditions of the lumber business small trees are valuable. The large capital invested in railroads which it would be expensive to maintain for many years also tends to the cutting of small trees, and the pressure is to cut all the growth available when once the operation is begun. Thus, accessible forests in the state, which were cut over forty, fifty, thirty, and even twenty years ago, have been cut generally at two or three successive steps, thus favoring the reproduction of the spruce, while the present method of lumbering is likely to diminish the reproduction.

The chief question of scientific and economic import is, to what extent does cutting, as practised now, turn the land over to the undesirable growth. On most of the tracts now under operation, considerable young spruce is left, and trees that have been permanently crippled can be depended upon to make good growth; in fact spruce can be counted upon to make its way in any sort of competition, though it is idle to look for a successful crop, as lumbering is now carried on in this state, in less than fifty years at least.

The determination of the annual increase in volume of tree growth, by the agent of the forestry division, deals necessarily with the individual tree, and a description of the process used by him may properly find a place here. The tree at any time is approximately a cone in shape, the last year's or ten years' growth being spread as a layer over its surface. The log, therefore, is the frustum of a cone, and the wood added to it in the last ten years is the present volume of the log less its volume ten years ago. The accompanying diagram will make this matter clear.

The volume of a log of this kind is approximately one half the area of the two bases multiplied by the length. In the schedules printed elsewhere, the length is directly given, and the area of the sections AB and CD may be calculated from the diameters. Bb and Dd are given also—the thickness of the outer ten rings in the sections—from which the diameters and the areas of ab and cd may be obtained. In this way, introducing factors to reduce all measures to feet, and adopting the formula



for logarithmic work, or better, tables of circles, the growth of trees has been calculated.

One modification, however, needs explanation. In the case of butt logs the area of the ring at the top is presumed to be equal to its area at any point below, and is multiplied directly by the length. This proves to be a close approximation to the truth if the logs are not butts. In this work the large trees are figured on from one foot above the ground to about four and six inches in diameter, so that the result represents the annual addition to the merchantable trunk.

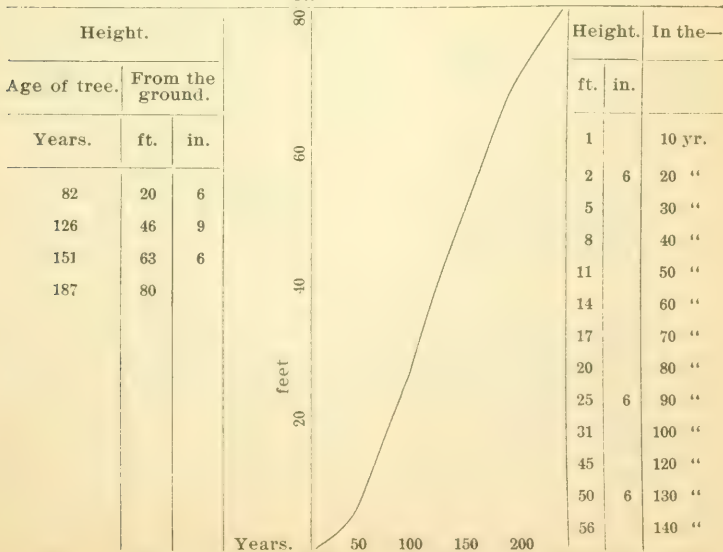
Smaller trees than ten inches are figured to the extreme top. By referring to the individual tree schedule herewith presented, for example, the processes may be followed. In this case the length of the butt log is called $19\frac{1}{2}$ feet, the diameter of the wood at the top is 11.8 inches, and the thickness of the outer ten rings 11 millimeters. Calculating as described, the area of the ring formed by the last ten years' growth is 1.073 square feet, and its volume 2.093 cubic feet; ascending to the next section, $26\frac{1}{4}$ feet higher, the wood of the tree was eight inches in diameter, and the thickness of the outer ten rings 15 millimeters. The area of this ring, then, is .0954 square feet, and the volume of the growth is .2658 cubic feet. Sixteen feet and nine inches higher at the next section, the diameter of the trunk is four inches, and the thickness of the ring 12 millimeters, the area being .0363 square feet, and the volume 1.107 cubic feet. Adding the three partial results gives the total result of the last ten years, or 5.858 cubic feet, or that of one year, practically .6 cubic feet. This, remarks the investigator, is the largest growth made by any of the trees measured within the state, and is large for a spruce tree anywhere, according to his observation, and justifies the selection of this particular tree to represent the best development of the country.

INDIVIDUAL TREE-SCHEDULE.

POSITION: CROWN PARTLY FREE.

Diameter breast high.		Length of timber.		Diameter below crown.		Length of crown.		Length of leader for last 5 years.		Stump.				Sections.				
										Height.	Diameter at top.	Age.	No. of rings on stump.	Number.	Length.	Diameter at top.	No. rings at top.	Thickness of bark at top.
in.	ft.	in.	in.	in.	ft.	in.	in.	in.	in.	in.	in.	ys.		ft.	in.	in.		in.
14	30	....	10.7	46	....	33	48	14.3	25	162				1	16	6	11.8	105
														2	26	3	8.	61
														3	16	9	4.	36
														4				
														5				
	Inch.													6.4	5.	4.	3.	2.
Diameter at																		
	4 ft.	8 "	12 "	16 "	20 "	24 "	28 "	32 "	36 "	40 "	44 "	48 "	52 "	56 "	60 "	64 "	68 "	

AGE OF TREE, 187 YEARS. TOTAL HEIGHT, 80 FEET.



The curve represents graphically the growth in height.

DETAILS OF SECTIONS.—MEASURES IN MILLIMETERS.

Number.	Sapwood.		Thickness.	Distance from bark through ring.									
	Rings.	Thick.	Bark.										
1	31	35	7	10	20	30	40	50	60	70	80	90	100
2	23	33	7	11	23	34	49	65	85	104	121	132	144
3	19	24	4	15	30	44	61	80	99				
				12	25	40							

Passing now from the individual tree to the growth upon the sample acre, the schedule for which is printed herewith, it will be noted that the trees are divided into diameter classes, a summary of which is as follows (only spruce being counted):

CLASS.

Diameter.....	24 to 30 inches.	18 to 24 inches.	14 to 18 inches.	10 to 14 inches.	6 to 10 inches.	3 to 6 inches.	Under 3 inches.
No. of Trees.	2	11	29	28	14	22	134

On the largest trees a proportion doubtless are much past their prime and growing but little. Throwing out a proportion on this amount leaves the score:

CLASS.

Diameter.....	Above 18 inches.	14 to 18 inches.	10 to 14 inches.	6 to 10 inches.	3 to 6 inches.
No. of trees.....	8	27	28	14	22

But the average growth as deduced from that of individual trees is, by classes:

CLASS.

Diameter.....	Above 18 inches.	14 to 18 inches.	10 to 14 inches.	6 to 10 inches.	3 to 6 inches.
Average growth.....	.424	.448	.339	.165	.05
No. of trees on an acre.	8	27	28	14	22
Multiplying.....	3.392	12.096	9.492	2.31	1.1

The total growth on the acre as thus figured is 28.39 cubic feet. Omitting the two smallest ones, and deducting 20 per cent. for safety, and because the trees from which the growth was derived were somewhat better than the average of the country, the result shows the annual replacement of wood material available for lumber upon this sample acre to be about 20 cubic feet.

SAMPLE ACRE SCHEDULE.

FIELD RECORD.

Italics indicate topographic conditions.

Species: *Picea nigra*.

STATION (denoted by capital letter):

State: New Hampshire. County: Coös. Town: Thompson and Meserve's Purchase.

Longitude: $71^{\circ}15'$. Latitude: $44^{\circ}15'$. Average latitude: Say 800 feet.

General configuration: Plain—hills—plateau—*mountainous*. General trend of valleys or hills: North and south.

Climatic features: Cold winter, short summer; mean annual temperature, 41° — 26° ; mean annual rainfall, about 40 inches, Stratford; about 84 inches, Mt. Washington.

SITE (denoted by small letter): g.

Aspect: Level—ravine—cove—bench—*slope* (angle approximately: 20° — 40° .)

Exposure: East. Elevation (above average station altitude): 3,000 feet above the sea.

Soil conditions:

- (1) Geological formation (if known): Samentian gneiss.
- (2) Mineral composition: Clay—limestone—loam—marl—*sandy loam*—loamy sand—sand—gravelly.
- (3) Surface cover: Bare—grassy—*mossy*. Leafy cover: Abundant—moderate—*scanty*—lacking.
- (4) Depth of vegetable mold (humus): Absent—moderate—*plenty*—or give depth in inches: Six or eight inches.
- (5) Grain, mechanical conditions, and admixtures: Very fine—fine—*medium*—coarse—porous—light—*loose*—moderately loose—compact—binding—stone or rock, size of:

- (6) Moisture conditions: Wet—*moist*—fresh—dry—arid—*well drained*—liable to overflow—swampy—near steam or spring or other kind of water supply.....
- (7) Color: Brown.
- (8) Depth to subsoil (if known): (*Shallow*, 6 inches to 1 foot)—*deep*, (1 foot to 4 feet)—very deep, (over 4 feet)—shifting—shallow except in hollow. Rocks form much of surface.
- (9) Nature of subsoil (if ascertainable): Country rock.
- Forest conditions: *Mixed timber*—pure—dense growth—*moderately dense*—open.
- Associated species: Fir, birches, maples.
- Proportions of these: Spruce, one-half—seven-eighths of large trees.
- Average height: Say 70 feet.
- Undergrowth: *Dense—scanty—kind*: Varies; Young fir and maple, moosewood, etc.
- Conditions in the open: Field—pasture—lawn—clearing (how long cleared):
- Nature of soil cover (if any): Weeds—brush—sod.

1. Openings: Form about five per cent. of the entire space.
2. Distribution of trees: In clusters, the smallest trees of each species notably so.
3. Crowns of large spruce well developed; fairly dense; 3-6 and 6-10 classes generally thin and suppressed. Crowns of large firs open, straggling, often dying.
4. Trunks of large spruce straight, unless noted; covered with limbs generally above ten or fifteen feet. About one third of those over eighteen inches in diameter are clear twenty or twenty-five feet. Trunks of large firs straight; covered with limbs from a few feet above ground.

On the east slope of Mt. Adams in the Presidential range, about 1,000 feet below timber line, on very steep and rough ground, rocks form a considerable portion of the surface, but clinging to the slopes and in crevices and hollows is enough soil to support a large crop of trees. Most of this soil, so far as can be seen, is of vegetable origin.

On the large spruce live limbs begin as a rule 25—30 feet from the ground; 40—45 feet is an average length of crown for the larger timber trees. The smaller ones in the 10—14 class would not equal these dimensions, while there is in all classes much variation. Crowns are fairly dense and in good condition, being generally much heavier down hill.

The birches on this acre were generally crooked, with low limbs. Crowns were not as a rule large, and the general impression is that they are above the level of quick and smooth growth.

As regards fir the great number of small trees, and the comparative fewness and poor condition of the larger ones, are the most noticeable points.

SUMMARY OF GROWTH UPON ACRE.

Spruce:

No. trees on acre.....	241
Estimated volume.....	2,550 cu. ft.
No. over 10 inches in diameter.....	70
Estimated value of same.....	2,360 cu. ft.
Merchantable lumber about.....	9,000 ft. B. M.

White and Yellow Birch:

No. of trees on acre.....	180
Estimated volume.....	400 cu. ft.
No. over 10 inches diameter.....	10

Fir:

No. trees on acre.....	1,005
Estimated volume.....	900 cu. ft.
No. over 10 inches diameter.....	23
Total no. trees on acre.....	1,533
No. over 10 inches diameter.....	103
No. about 6 ft. high and 1 in. diameter, about	500
Total volume of wood on acre, estimated.....	3,860 cu. ft.

This estimate of annual increase may be verified by a study of the individual sample trees upon this acre of which measurements, similar to those presented in the schedule upon page 35, were taken. These individual samples, numbered to 26, and their measurements, with the consequent deductions, are presented in the subjoined table:

TABLE SHOWING CALCULATED ANNUAL GROWTH OF TREES
MEASURED ON THE SITE.

	No. tree.	Over 18 in.	14—18 in.	10—14 in.	6—10 in.	3—6 in.	Under 3 in.
	1	.....	.31				
	2	.....		.25			
	3	.....		.24			
	4	.....			.11		
	5	.29					
	6	.....				.04	
	7	.....	.59	.46	.32		
	8	.....	.46	.43	.29		
	9	.....	.31				
	10	.....		.40	.20		
	11	.....	.48	.50	.11		
	12	.56	.48	.35	.17		
	13	.....	.46				
	14	.....			.11		
	15	.....				.02	
	16	.....				.11	
	17	.....				.08	
	18	.....			.07		
	19	.....				.02	
	20	.....		.37			
	21	.47	.48				
	22	.45					
	23	.35					
	24	.....			.09		
	25	.....		.23			
	26	.....		.26			
Average of above by classes.....		.42	.45	.34	.16	.05	.005
Average revised.....		.45	.45	.34	.16	.05	.005
Number trees on acre by classes.....		.13	29	28	14	22	134
Multiplying through.....		5.85	13.05	9.52	2.24	1.1	.67

Sum of these products 33.4. Deducting 20 per cent...	26.7 cu. ft.
Percentage of annual growth to stand.....	1.05 per cent.
Annual growth on spruce trees over 10 inches diameter	23.6 cu. ft.
Less amount added to defective trees.....	20 cu. ft.
Equivalent of 20 cubic feet in board measures about..	120 feet.
Annual growth on acre supposing all species add same ratio to their volume as spruce.....	40.7 cu. ft.

Concerning the application of this result, however, it is worth noting that this acre is better than the average, and contains perhaps twice as much merchantable lumber, yet scattered trees would do better according to their number than thicker growth. Moreover, in old growth like this, old trees, slow-growing or perhaps dead, both of which are allowed for upon this acre, take up much light and room, which otherwise might be utilized by young and vigorous trees. Nevertheless, these figures illustrate the principle that in old and uncut timber, growth is neutralized by decay. In order to utilize fully the growth of our country, these areas of virgin forest should be cut through early. By processes of this kind the growth of large regions may be easily estimated, though the volume of facts is not sufficiently large at present for generalization. The basis for the true scientific work, however, is here, and as this body of knowledge is enlarged from year to year, the results will be laid before the people of the state.

The figures which these investigations produce are on file in the forestry division of the department of agriculture at Washington, and in a brief discussion of the figures above presented, relating to acre yields in a virgin spruce forest, Professor Fernow, the originator of the scheme of investigation, says:

The measurements of acre yields and tree growth carried on by the division of forestry, will attain their full value only when sufficient facts are accumulated, tabulated, and digested. It will then be possible to furnish tolerably accurate data, regarding the laws of growth of our species, from which profit calculations may be made.

Nevertheless, even the few data at hand give us an insight of what our natural forests are producing, and how they compare with those

grown under skilful management, allowing us an estimate of the value of such management in increased amount of product.

For this comparison we have selected an acre of spruce forest in Thompson & Meserve's Purchase, Coös county, New Hampshire, which was carefully measured. It lies 2,800 feet above sea level sloping east at an angle of 25 degrees; the soil is a medium loose, sandy loam, fresh and well drained, overlying the laurentian gneiss. The soil is shallow with a moderate amount of humus; the surface cover consists of mosses. This acre, which is considered typical of the region was covered with a mixed growth of spruce, fir, birch, and maple; the first two kinds forming the dominant growth, the latter with some of the spruce and fir appearing more in the nature of an under growth of varying height.

All trees, large and small, were counted, and it was found that the acre contained 1,533 trees in all, as follows: 241 black spruce, 1,005 balsam fir, 156 white birch, 24 yellow birch, 104 maple, 3 cherry.

Of this number, however, only 102 were large enough to furnish saw timber, being the dominant growth, namely, 71 spruces, 23 firs, and 9 birches, with a height of over 60 or up to 85 feet. The balance were all small trees, under 10 inches, and mostly under 3 inches in diameter. The diameters breast high of the timber trees were measured and arranged according to diameter classes, and there were found, with diameter of 24 to 30 inches, 2; 18 to 24 inches, 12 (1 birch); 14 to 18 inches, 23 (2 birch); 10 to 14 inches, 55 (6 birch).

The average diameter, therefore, would be 14.6 inches. Height and upper diameter of the log timber having been estimated, it was found that the 93 conifers (spruces and firs), which were lumber trees, would, under the present practice, yield 9,130 feet board measure, according to Doyle's rule, or if we reduce this amount to cubic volume, allow as much as one half for saw waste, round 1,500 cubic feet of round log timber.

The age of the dominant trees according to eighteen cut and measured ones, on which the rings were counted, varied from 198 to 360 years; even some of the lower growth, of which thirteen were also cut, measured and rings counted with diameters, breast high, of six to thirteen inches and height between forty to sixty feet, showed ages of 195 to 239 years, and those with diameters of three and one half to seven inches and heights of twenty-six to thirty-seven feet showed ages of 90 to 170 years, exhibiting the disadvantages under which they had struggled from early youth.

If we, then, place the dominant growth from which the lumber is cut at 250 years of age on the average the annual growth of lumber wood per acre had been not more than six cubic feet.

The total amount of wood on the acre including forty-six trees with diameters of six to ten inches was with the aid of the measured trees figured to be 3,450 cubic feet and this may be increased to 4,000 cubic feet by adding the trees over three inch diameter and then reducing

the average age correspondingly to say 200 years, we find the annual average accretion to be twenty cubic feet per acre and year. This we may consider the result of nature's unaided efforts.

For comparison as to what might be attained under good forest management we are, to be sure, lacking data from the same conditions, but it would be fair to compare with results obtained on the Norway spruce in the Harz mountains of Germany. The German forester divides his forest lands into four and sometimes five classes, varying in productiveness by from fifteen to thirty per cent. We will be about right to compare with second class soil in the region mentioned.

In a well managed forest of that region we would find at the age of 120 years 290 trees as dominant growth of nearly three times as many as on our natural grown acre at 250 years of age. To be sure, there would be hardly any undergrowth, the dominant trees standing so close as to prevent its development.

The height of the dominant growth would vary from seventy to ninety feet, or about eighty-five feet on the average as against our sixty to seventy feet. The crowns would be small and the trunks clearer; the diameters would range from ten to twenty-five inches averaging probably fourteen inches, and a total yield of wood of 14,300 cubic feet of which ninety per cent., or 12,820 cubic feet, is over three inches, and fifty per cent. is saw timber, or 6,400 cubic feet besides furnishing about 5,280 cubic feet of posts and poles, and twenty-four cords of good firewood.

The annual average growth would be over 100 cubic feet for wood over three inches, and over fifty cubic feet for saw timber. We find, then, a normally grown, well managed spruce forest to produce in half the time more than three to five times the amount of wood and timber which our virgin woods produce. And if we take the best results in our virgin spruce lands, say 3,000 cubic feet of saw logs per acre, and reduce the German output by twenty per cent., there is still three times the advantage in forest management. Nor should it be forgotten that the German forest, yielding such quantities is not the result of planting, but of judicious cutting of the virgin forest. We have it in our hands to do likewise.

NEW HAMPSHIRE FORESTRY LAW.

(SESSION OF 1893.)

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. There is hereby established a forestry commission, to consist of the governor, *ex-officio*, and four other members, two Republicans and two Democrats, who shall be appointed by the governor, with the advice of the council, for their special fitness for service on this commission, and be classified in such manner that the office of one shall become vacant each year. One of said commissioners shall be elected by his associates secretary of the commission, and receive a salary of onethousand dollars per annum. The other members shall receive no compensation for their services, but shall be paid their necessary expenses incurred in the discharge of their duties, as audited and allowed by the governor and council.

SEC. 2. It shall be the duty of the forestry commission to investigate the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein; to ascertain, as near as the means at their command will allow, the annual removals of wood and timber therefrom, and the disposition made of the same by home consumption and manufacture, as well as by exportation in the log the different methods of lumbering pursued, and the effects thereof upon the timber-supply, water power, scenery, and climate of the state; the approximate amount of revenue annually derived from the forests of the state; the damages done to them from time to time by forest fires; and any other important facts relating to forest interests which may come to their knowledge. They shall also hold meetings from time to time in different parts of the state for the discussion of forestry subjects and make an annual report to the governor and council, embracing such suggestions as to the commission seem important, fifteen hundred copies of which shall be printed by the state.

SEC. 3. The selectmen of towns in this state are hereby constituted fire wardens of their several towns, whose duty it shall be to watch the forests, and whenever a fire is observed therein to immediately summon such assistance as they may deem necessary, go at once to the scene of it, and, if possible, extinguish it. In regions where no town organizations exist, the county commissioners are empowered to appoint such fire wardens. Fire wardens and such persons as they may employ shall be paid for their services by the towns in which such fires occur, and in the absence of town organizations, by the county.

SEC. 4. Whenever any person or persons shall supply the necessary funds therefor, so that no cost or expense shall accrue to the state, the forestry commission is hereby authorized to buy any tract of land and devote the same to the purposes of a public park. If they cannot agree with the owners thereof as to the price, they may condemn the same under the powers of eminent domain, and the value shall be determined as in the case of lands taken for highways, with the same rights of appeal and jury trial. On the payment of the value as finally determined, the land so taken shall be vested in the state, and forever held for the purposes of a public park. The persons furnishing the money to buy such land shall be at liberty to lay out such roads and paths on the land, and otherwise improve the same under the direction of the forestry commission, and the tract shall at all times be open to the use of the public.

SEC. 5. This act shall take effect upon its passage.

[Approved March 29, 1893.]

PROVISIONS OF THE PUBLIC STATUTES RELATING TO FOREST FIRES.

If any person shall kindle a fire by the use of firearms, or by any other means, on land not his own, he shall be fined not exceeding ten dollars; and if such fire spreads and does any damage to the property of others, he shall be fined not exceeding one thousand dollars.—Chapter 277, section 4.

If any person, for a lawful purpose, shall kindle a fire upon his own land, or upon land which he occupies, or upon which he is laboring, at an unsuitable time, or in a careless and imprudent manner, and shall thereby injure or destroy the property of others, he shall be fined not exceeding one thousand dollars.—Chapter 277, section 5.

Whoever shall inform the prosecuting officers of the state of evidence which secures the conviction of any person who wilfully, maliciously, or through criminal carelessness has caused any damage by fire in any forest, woodlot, pasture, or field, shall receive from the state a reward of one hundred dollars. The state treasurer shall pay the same to the informer upon presentation of a certificate of the attorney-general or solicitor that he is entitled thereto.—Chapter 277, section 7.

FIFTH ANNUAL REPORT

OF THE

BOARD OF

COMMISSIONERS OF LUNACY

FOR THE

STATE OF NEW HAMPSHIRE,

FOR THE

FISCAL YEAR ENDING SEPTEMBER 30, 1894.

VOLUME I. . . PART IV.

CONCORD:

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STATE OF NEW HAMPSHIRE.

OFFICE OF THE COMMISSIONERS OF LUNACY,

STATE HOUSE, October 1, 1894.

To His Excellency the Governor and the Honorable Council:

In conformity with the laws of the state of New Hampshire, I have the honor to present herewith the fifth annual report of the Board of Commissioners of Lunacy, for the fiscal year ending September 30, 1894.

Respectfully submitted:

Irving A. Watson
Secretary.

MEMBERS OF THE BOARD.

GOVERNOR JOHN B. SMITH	Hillsborough.
ATT'Y GEN. E. G. EASTMAN	Exeter.
HON. JAMES A. WESTON	Manchester.
G. P. CONN, M. D., <i>President</i>	Concord.
JOHN J. BERRY, M. D.	Portsmouth.
IRVING A. WATSON, M. D., <i>Secretary</i>	Concord.

REPORT.

Herewith is presented the fifth annual report of the Board of Commissioners of Lunacy for the year ending September 30, 1894.

The recommendations which this board has to offer to the legislature will be found in the report of 1893, copies of which will be distributed to the legislature, January session, 1895, before this report is ready for distribution. We most emphatically endorse the propositions and recommendations which were submitted in that report, and earnestly desire that the legislature shall take into consideration the subjects therein referred to.

The conditions which pertain to the indigent insane in this state remain practically unchanged, and the advantage of state supervision, in our opinion, is more pronounced each year.

There are about 300 insane persons cared for by the several counties, 280 of whom are at the county asylums and almshouses. On the first day of October, 1894, the county insane at the almshouses were distributed as follows :

Rockingham county	55
Strafford county having had its asylum burned, with a terrible loss of life, now maintains its insane at the state asylum.	
Belknap county	8
Carroll county	14
Merrimack county	43
Hillsborough county	86
Cheshire county	24
Sullivan county	13
Grafton county	21
Coös county	16

At the date above mentioned there were at the New Hampshire Asylum for the Insane 404 inmates.

There were admitted during the year to the New Hampshire Asylum for the Insane 187 patients; discharged 116; and died, 35.

For the entire state there were recorded at the different institutions, 684 insane persons, 221 of which were admitted to

these institutions during the year. One hundred twenty-nine were discharged, and 52 died.

Under the state law, which provides that persons who have been maintained twenty years or more at the New Hampshire Asylum for the Insane, may be supported at that institution the remainder of their lives, or as long as is necessary, at state expense, there are twelve persons whose names, ages, conditions, nationality, etc., appear in Table 5.

During the current year this board has sent 48 persons to the New Hampshire Asylum for the Insane for remedial treatment, which, with the number heretofore committed, made 96 receiving remedial treatment during the year. A more detailed account of the commitments and discharges may be seen in Table 6.

The percentage of recoveries to the number committed during the year was 8.33; improved, 14.58. Further information in the matter of percentages, etc., may be found in Table 7.

The following tables are appended :

Table 1.—Commitments to the several institutions at which insane persons are confined.

Table 2.—Discharges.

Table 3.—Deaths.

Table 4.—Persons committed to the New Hampshire Asylum for the Insane by order of the Commissioners of Lunacy for Remedial Treatment, and including those whose complete record is given in former reports.

Table 5.—Persons who have been at the state asylum twenty years or more and are now supported by the state.

Table 6.—General statement.

Table 7.—Number and condition of those discharged from remedial treatment.

Table 8.—Recapitulation. Number of commitments, discharges, and deaths at the institutions named, during the year ending September 30, 1894; also the number of inmates remaining at these institutions at the latter date, as shown by the records of the board.

COMMITMENTS.

TABLE No. 1.—COMMITMENTS.

Persons committed to the New Hampshire Asylum for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Ella L. Matthews.....	41	.....	F.	W.	Single.....	Oct. 2, 1893	Hancock.
Edgar L. Brown.....	65	M.	.....	"	Married....	" 2, "	Pittsfield.
Roxanna W. Longley.....	50	.....	F.	"	Single.....	" 2, "	Nashua.
Belle G. Wood.....	27	.....	"	"	"	" 4, "	West Lebanon.
Angie F. Lane.....	57	.....	"	"	Married....	" 5, "	Manchester.
Delta E. Kelley.....	43	.....	"	"	"	" 9, "	Moultonborough.
Moses Adams.....	60	M.	.....	"	"	" 10, "	Sutton.
Thomas Richardson.....	64	.....	F.	"	Single.....	" 14, "	Portsmouth.
Belle G. Wood.....	27	.....	F.	"	"	" 19, "	West Lebanon.
Laura A. Loomis.....	22	M.	.....	"	"	" 20, "	Bedford.
John Sampson.....	57	.....	"	"	Married....	" 22, "	Amherst.
Daniel Rowe.....	78	.....	"	"	Widower....	" 23, "	Epsom.
Amanda Chase.....	62	.....	F.	"	Widow....	" 25, "	Chester.
Dolard Mercier.....	15	M.	.....	"	Single.....	" 26, "	Concord.
Jane M. Leavitt.....	45	.....	F.	"	"	" 26, "	Pittsfield.
S. Miles Dobson.....	30	M.	.....	"	Married....	" 27, "	Wolfeborough.
Mary P. Dearborn.....	79	.....	F.	"	"	" 30, "	Loudon.
Asa A. Gee.....	56	M.	.....	"	"	" 31, "	Concord.
Sophia Owens.....	28	.....	F.	"	"	Nov. 1, "	Chester.
Daniel W. Brooks.....	61	M.	.....	"	"	" 3, "	Keene.
Kate Say.....	28	.....	F.	"	Single.....	" 4, "	Concord.
Alminie Robin.....	36	.....	"	"	Married....	" 6, "	Nashua.
Mary White.....	47	.....	"	"	Single.....	" 6, "	Manchester.
George Bullard.....	65	M.	.....	"	Widower....	" 8, "	Newbury, Vt.
W. S. Magoon.....	64	"	.....	"	"	" 9, "	Hollis.
Frank D. Rogers.....	68	"	.....	"	Married....	" 10, "	Nashua.
George T. Jones.....	33	"	.....	"	"	" 11, "	Fall River, Mass.
Abbie M. Bush.....	63	.....	F.	"	"	" 14, "	Sullivan.
Ray P. Smith.....	19	M.	.....	"	Single.....	" 14, "	

Sarah White.....	66	W.	Divorced....	American (N. H.)...	Nov. 14, 1893	Wilton.
William Hodge.....	45	"	Married....	English (England)...	" 15, "	Concord.
Joseph Kelley.....	50	"	"	Irish (Ireland).....	" 16, "	Portsmouth.
Mary J. French.....	67	F.	Widow.....	American (N. H.)...	" 16, "	Kingston.
Ruel C. Corser.....	34	M.	Single.....	"	" 22, "	West Concord.
Harvey N. Winslow..	43	"	Married....	"	" 25, "	Wakefield, Mass.
Arabella E. Willis....	46	F.	Widow.....	"	" 25, "	Dover.
Mrs. Mary Murphy....	62	"	Widow.....	Irish (Ireland).....	" 25, "	Stratham.
James Mullen.....	28	M.	Single.....	"	" 29, "	Dover.
Edna Nims.....	49	"	Married....	American (N. H.)...	" 30, "	Keene.
George D. Machim....	54	M.	"	Finn (Finland).....	Dec. 2, "	Groton.
John Lindquist.....	58	"	"	American (N. H.)...	" 4, "	Newport.
Ebenezer Tuttle.....	75	"	"	American (N. H.)...	" 4, "	Belmont.
Stephen L. Whitem....	69	"	"	" (Maine).....	" 5, "	Tamworth.
Susan P. Nelson.....	61	F.	Widow.....	" (N. H.).....	" 6, "	Sutton.
Flora Cormier.....	21	"	Married....	Canadian (Canada)...	" 11, "	Rochester.
John F. Connor.....	41	M.	Single.....	American (N. H.)...	" 11, "	Farmington.
Henrietta Caswell....	72	F.	Married....	" (Maine).....	" 12, "	Portsmouth.
Josephine G. Harris..	16	"	Single.....	" (Mass.).....	" 15, "	Portsmouth.
Elizabeth Grant.....	62	"	Widower....	English (England)...	" 16, "	Rochester.
Isabella V. McNulty...	49	"	Single.....	American (Mass.)...	" 20, "	Concord.
Ella S. Flanders.....	31	"	Married....	" (N. H.).....	" 22, "	Concord.
George W. Caverly....	35	M.	"	"	" 23, "	Sanbornston.
Mary A. Holland.....	27	F.	Single.....	"	" 23, "	Milford.
Ada Boardwin.....	36	"	Married....	New Brunswick.....	" 29, "	Keene.
Nancy A. Chandler....	36	"	Divorced....	American (N. H.)...	Jan. 4, 1894	Nashua.
Eliza Cunningham....	50	"	Married....	Irish (Ireland).....	" 9, "	Ashuelot.
Mary J. Keane.....	26	"	Single.....	Scotch (Scotland)...	" 9, "	Concord.
Charles H. Carter.....	68	M.	Widower....	American (N. H.)...	" 16, "	Antrim.
Sarah J. Gordon.....	50	F.	Widow.....	" (Maine).....	" 17, "	Hillsborough.
Mary A. Linley.....	42	"	Married....	" (N. H.).....	" 17, "	Portsmouth.
Horace Stearns.....	60	M.	Widower....	" (N. H.).....	" 17, "	Plainfield.
Lizzie Zweiker.....	22	F.	Married....	" (N. H.).....	" 18, "	Manchester.
Stephen R. Bartlett....	46	M.	"	"	" 19, "	Haverhill, Mass.
Harrie Boren.....	27	"	Single.....	Canadian (Canada)...	" 22, "	Manchester.
Lewis Ladbush.....	55	M.	Widow.....	American (N. H.)...	" 24, "	Durham.
Hiram F. Curtis.....	57	"	Single.....	"	" 24, "	Wilton.
Alicia M. Davis.....	27	F.	Married....	" (Mass.).....	" 24, "	Conway.
Lacy Rolfe.....	80	"	Widow.....	" (N. H.).....	" 24, "	Heniker.
William J. Sherburne..	45	M.	Single.....	"	" 25, "	Northwood.
Martin Bragan.....	26	"	"	Irish (Ireland).....	" 27, "	Manchester.
Frank E. Holt.....	36	"	Married....	American (N. H.)...	" 31, "	Greenfield.
Sophie Burnet.....	35	F.	"	Canadian (Canada)...	Feb. 1, "	Pittsfield.

TABLE NO. 1.—COMMITMENTS.—Continued.

Persons committed to the New Hampshire Asylum for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.			
Charles B. Fowler.....	44	M.	.....	W.	American (N. H.) ...	Feb. 2, 1894	E. Pembroke.
Dudley F. Brown.....	47	"	.....	"	" " " " " " " "	" 9, "	Kensington.
Alice A. Dolloff.....	42	.....	F.	"	" " " " " " " "	" 9, "	Nashua.
Howard C. Jones.....	33	M.	.....	"	English (England) ...	" 10, "	Dublin.
John Hawkins.....	16	"	.....	"	American (N. H.) ...	" 13, "	Laconia.
Frank W. Young.....	53	"	.....	"	Canadian (Canada) ...	" 15, "	Pittsfield.
Theophile Lemire.....	37	"	.....	"	American (Mass.) ...	" 15, "	Manchester.
Elizabeth J. Kilburn.....	58	.....	F.	"	American (N. H.) ...	" 15, "	Andover.
Clarence E. Locke.....	23	M.	.....	"	Single.....	" 20, "	Portsmouth.
Edith Kent.....	23	.....	F.	"	Married.....	" 26, "	Berlin.
Hannah M. Johnson.....	67	.....	"	"	Widow.....	" 27, "	Sutton.
Mary Louise Turcotte.....	36	.....	"	"	Married.....	" 28, "	Manchester.
Agnes Vennitte.....	53	.....	"	"	" " " " " " " "	Mar. 8, "	Wolfeborough.
Fred W. Haubrich.....	38	M.	.....	"	American (N. H.) ...	" 9, "	Claremont.
Daniel Little.....	63	"	.....	"	" " " " " " " "	" 12, "	Goffstown.
Mary Doherty.....	25	.....	F.	"	" " " " " " " "	" 15, "	Pelham.
Mary Black.....	38	.....	"	"	" " " " " " " "	" 16, "	Laconia.
George G. Bennett.....	66	M.	.....	"	Widower... ..	" 16, "	Newmarket.
Dyer Flanders.....	69	.....	.....	"	" " " " " " " "	" 17, "	Alton.
Eliza Cunningham.....	50	.....	F.	"	Married.....	" 19, "	Worcester.
Charles F. Green.....	30	M.	.....	"	Single.....	" 19, "	Portsmouth.
Frances Crooker.....	41	.....	F.	"	Married.....	" 20, "	Hooksett.
Ophelia Cossette.....	42	.....	"	"	Single.....	" 20, "	W. Rochester.
Samuel Mercer.....	27	M.	.....	"	" " " " " " " "	" 23, "	Concord.
John Lindquist.....	59	.....	.....	"	Married.....	" 29, "	Newport.
George D. Smith.....	23	"	.....	"	Single.....	" 29, "	Whitefield.
Annah E. Adams.....	45	.....	F.	"	" " " " " " " "	" 30, "	Millford.
Mary W. Pearson.....	18	.....	"	"	" " " " " " " "	" 30, "	Barrington.
George Orsneau.....	25	M.	.....	"	American (N. H.) ...	Apr. 2, "	Worcester.

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the New Hampshire Asylum for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.			
Mabel T. Sanborn.....	18	.....	F.	W.	American (N. H.)....	July 9, 1894	Sanbornton.
John H. Caidon.....	67	M.	.....	"	"	" 11, "	Thornton.
Peace Dow.....	78	.....	F.	"	"	" 11, "	North Weare.
Frances M. Gilbert.....	58	.....	F.	"	"	" 12, "	Manchester.
Helen J. Rowell.....	37	.....	F.	"	"	" 13, "	Lebanon.
Amy Bondier.....	41	.....	F.	"	"	" 14, "	Littleton.
Helena Murphy.....	37	.....	F.	"	Irish (Ireland).....	" 21, "	Concord.
Edward Goodeham.....	35	M.	.....	"	Canadian (Canada)....	" 24, "	Farmington.
Amos Whitney.....	65	M.	.....	"	American (N. H.)....	" 24, "	Candia.
Charles F. Delevare.....	34	M.	.....	"	Irish (Ireland).....	" 28, "	South Hampton.
Patrick Gillen.....	75	M.	.....	"	American (N. H.)....	" 30, "	Lee.
Gregory Lawrence.....	78	M.	.....	"	Irish (Ireland).....	Aug. 1, "	Troy.
Clara F. Smith.....	18	.....	F.	"	American (N. H.)....	" 1, "	Manchester.
John J. Cane.....	34	M.	.....	"	English (England)....	" 2, "	Rochester.
John Coaty.....	35	M.	.....	"	American (N. H.)....	" 3, "	West Stewartstown.
Emma Wetherbee.....	47	.....	F.	"	"	" 4, "	Newport.
Annie C. Lakin.....	54	.....	F.	"	(Mass.).....	" 6, "	East Jaffrey.
Clara R. Dolloff.....	56	.....	F.	"	(N. H.).....	" 7, "	Conway.
Alice J. Pillsbury.....	28	.....	F.	"	"	" 7, "	Sutton.
Mary W. Folsom.....	61	.....	F.	"	"	" 7, "	Exeter.
George W. Dodge.....	46	M.	.....	"	"	" 10, "	Portsmouth.
Bridget Prindiville.....	19	.....	F.	"	(Mass.).....	" 11, "	Milford.
Eugene A. Hemphill.....	24	M.	.....	"	Irish (Ireland).....	" 11, "	Newmarket.
Luther C. Searles.....	46	M.	.....	"	American (N. H.)....	" 13, "	Keene.
Hester A. Wright.....	57	.....	F.	"	"	" 21, "	Lebanon.
M. Grace Conant.....	28	.....	F.	"	(Vt.).....	" 22, "	Westmoreland.
W. C. J. Plummer.....	56	.....	F.	"	(N. H.).....	" 25, "	Mont Vernon.
					"	" 27, "	Concord.

44	.....	F.	"	Married	Canadian (Canada).	Sept. 1,	"	Montreal.
34	.....	F.	"	"	"	" 4,	"	Benton.
20	.....	F.	"	Single	American (Neb.)	" 6,	"	East Washington.
43	M.	M.	"	Married	" (Me.)	" 7,	"	Somersworth.
49	.....	F.	"	"	"	" 8,	"	Fremont.
48	.....	F.	"	Single	" (N. H.)	" 19,	"	Portsmouth.
37	.....	F.	"	Widowed ..	"	" 19,	"	East Concord.
24	M.	.....	"	Single	"	" 20,	"	Concord.
20	M.	.....	"	"	"	" 20,	"	Sullivan.
39	M.	.....	"	Married	Canadian (Canada).	" 22,	"	Fitzwilliam.
32	M.	.....	"	"	American (N. H.)	" 22,	"	Keene.
38	.....	F.	"	"	" (Conn.)	" 25,	"	Peterborough.
22	M.	.....	"	Single	" (N. H.)	" 26,	"	Concord.
18	M.	.....	"	"	"	" 26,	"	Wilton.
66	.....	F.	"	Widowed ..	Irish (Ireland)	" 26,	"	Concord.

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the Rockingham County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Thomas Hubby.....	37	M.	.....	W.	Married.....	Feb. 8, 1894	Portsmouth.
Katie Watch.....	45	.....	F.	"	Widowed.....	Mar. 24, "	"
Albert Tucker.....	44	M.	.....	"	Married.....	Apr. 17, "	"
Patrick J. Kelley.....	64	M.	.....	"	"	May 3, "	Concord Asylum.
John F. Willey.....	70	M.	.....	"	.....	" 3, "	"
Fannie Kenney.....	35	.....	F.	"	Married.....	" 3, "	"
Michael Hoffman.....	65	M.	.....	"	"	June 2, "	Portsmouth.
Jennie E. Beyer.....	37	.....	F.	"	"	" 6, "	"
Archsa H. Whitmore.....	55	.....	F.	"	American.....	" 20, "	Derry.
Thomas Harvey.....	38	M.	.....	"	"	July 3, "	Portsmouth.

Persons committed to the Strafford County Asylum during the year ending September 30, 1894.

No commitments during the year. Asylum burned February 9, 1893, destroying the lives of forty-one of its forty-four inmates. Since that time the county has committed its insane to the New Hampshire Asylum for the Insane.

TABLE No. 1.—COMMITMENTS.—Continued.
Persons committed to the Belknap County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.			
Mary Black.....	F.	W.	Married....	Irish	Nov. 23.	Laconia.

Persons committed to the Carroll County Almshouse during the year ending September 30, 1894.
 None committed during the year.

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the Merrimack County Asylum for the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Eliphalet G. Kimball	71	M.	.....	.....	Single	Nov. 2, 1893	Wilmot.
Moses Rayno	45	M.	.....	.....	Married	Oct. 16, 1893	Concord.
Peter Anderson	38	.....	F.	.....	Single	April 30, 1894	Concord.
Martin V. B. Davis	62	M.	.....	.....	" .....	April 30, 1894	Sutton.

TABLE NO. 1—COMMITMENTS.—*Continued.*
Persons committed to the Hillsborough County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Mary Connors.....	30	.....	F.	W.	.....	Dec. 14, 1893	Manchester.
Hannah Connors.....	48	.....	"	"	.....	Oct. 21, 1893	"
Lizzie Zwicker.....	35	.....	"	"	.....	Dec. 24, 1893	"
Lizzie McArthur.....	45	.....	"	"	Scotch.....	Feb. 27, 1894	"
Dennis Mannahan.....	29	M.	.....	"	Irish.....	April 28, 1894	"
Carl Nelson.....	21	"	.....	"	Swede.....	May 10, 1894	Sharon.
William Spofford.....	44	"	.....	"	American.....	May 21, 1894	Peterborough.
Minnie Lombard.....	.....	.....	F.	"	French.....	April 28, 1894	Merrimack.
Augustus Townsend.....	55	M.	.....	"	American.....	June 13, 1894	Antrim.

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the Cheshire County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.			
Eugene Barrett	40	M.	.....	W.	American.....	Sept. 16, 1893	Concord Asylum.
Edward Doyle	40	"	.....	"	Irish.....	Jan. 25, 1894	Dublin.
Daniel Twitchell.....	71	"	.....	"	American.....	May 1, 1894	Swansey.
Lucy Marble.....	46	.....	F.	"	"	May 18, 1894	Bingde.
Bridget Kenedy.....	71	.....	"	"	Irish.....	June 5, 1894	Keene.

Persons committed to the Sullivan County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.			
George Breed.....	56	M.	.....	W.	American.....	July 2.	Concord Asylum.

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the Grafton County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Amy Boudier.....	46	.....	F.	W.	Widowed ..	June 22, 1894	Littleton.....
Martha Howe.....	34	.....	"	"	Married	Aug. 24, 1894	Benton.....

There were twenty in my charge insane September 30, 1894.

Persons committed to the Coös County Almshouse for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Susie Estes.....	35	.....	F.	W.	Single	Apr. 30, 1894	Concord Insane Asylum.
John Coaty.....	25	M.	.....	"	Single	July 31, 1894	Whitefield.

DISCHARGES.

TABLE No. 2.—DISCHARGES.

Persons discharged from the New Hampshires Asylum for the Insane during the year ending September 30, 1894.

NAME.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.			Years.	Mos.	Days.	
Roxanna W. Longley....	50	.....	F.	W.	American (N. H.)....	Oct. 4, 1893	.....	.....	2	Not improved.
Belle G. Wood.....	27	.....	"	"	"	" 5, "	.....	.....	1	"
Michael E. Bateman....	13	M.	"	"	"	" 7, "	.....	3	23	Improved.
George Wellman.....	30	"	"	"	"	" 9, "	.....	1	17	Recovered.
Mary C. Brackett.....	18	.....	F.	"	"	" 14, "	.....	10	19	"
Moses Rayno.....	45	M.	.....	"	Canadian (Canada)...	" 16, "	.....	4	23	Much improved.
Bridget Kenney.....	50	.....	F.	"	Irish (Ireland).....	" 20, "	.....	2	4	Recovered.
Etta S. Flanders.....	30	.....	"	"	American (N. H.)....	" 20, "	.....	3	20	Recurrently recovered
Henry A. Gibson.....	45	M.	.....	"	"	" 20, "	.....	5	2	Eloped.
Laura A. Loomis.....	22	.....	F.	"	" (Maine).....	" 23, "	.....	.....	3	Not improved.
Edgar L. Brown.....	65	M.	.....	"	" (N. H.).....	" 23, "	.....	21	.....	Recovered.
Sarah A. Ridgway.....	41	.....	F.	"	English (England)...	" 25, "	1	1	19	"
Alice E. Adams.....	35	.....	F.	"	American (N. H.)....	" 26, "	1	5	12	"
Mary E. Clifford.....	43	.....	"	"	"	" 28, "	1	1	19	"
Mary Kenedy.....	30	.....	"	"	Canadian (Canada)...	" 28, "	.....	2	.....	"
J. H. Swain.....	37	M.	.....	"	American (N. H.)....	" 28, "	.....	3	25	"
Doland Mercier.....	15	"	.....	"	"	" 30, "	.....	.....	5	Not improved.
Edwin G. Piper.....	40	.....	"	"	American (N. H.)....	Nov. 2, "	.....	11	.....	Recovered.
E. G. Kimball.....	71	M.	.....	"	"	" 2, "	1	3	8	Not improved.
Susan E. Gates.....	19	.....	F.	"	" (Mass.).....	" 4, "	.....	6	14	Recovered.
Abbie Odell.....	59	.....	"	"	" (Vt.).....	" 6, "	1	8	12	Improved.
Ellen S. Thomas.....	52	.....	"	"	"	" 11, "	.....	10	30	"
William Hodges.....	45	M.	.....	"	English (England)...	" 18, "	.....	.....	3	Not improved.
Marion M. Hoyt.....	36	.....	F.	"	American (N. H.)....	" 21, "	.....	1	29	Recovered.
Elizabeth P. Baldwin..	64	.....	"	"	"	" 22, "	.....	5	17	Not improved.
Delia E. Kelley.....	43	.....	"	"	"	" 27, "	.....	1	18	Much improved.
Asa A. Gee.....	56	M.	.....	"	" (Vt.).....	" 30, "	.....	4	10	Recovered.
Susie M. Flanders.....	25	.....	F.	"	" (N. H.)....	Dec. 12, "	.....	.....	30	"
Mary Cannon.....	38	.....	"	"	"	" 18, "	11	.....	4	"

		F.	W.	Married.....	American (N. H.)....	Dec. 20, 1893	1	19	Recovered.
Sophia Owens.....	28	M.	"	Single.....	"	21, "	1	7	Improved.
Ray P. Smith.....	19	"	"	"	"	23, "	1	17	Recovered.
Edwin L. Berry.....	47	F.	"	Married.....	"	Jan. 1, 1894	5	12	Much improved.
Mary E. Campbell.....	27	"	"	Single.....	(Neb.)	" 1, "	5	13	Recovered.
Ada E. Carr.....	19	"	"	Married.....	Finland.....	" 3, "	1	30	"
John Lindquist.....	58	M.	"	Single.....	American (N. H.)....	" 9, "	5	27	Improved.
Inez Stockbridge.....	18	F.	"	Married.....	"	" 23, "	3	8	"
Belle G. Wood.....	27	"	"	"	"	" 31, "	1	10	Recurrent recovery.
Mary E. Shattuck.....	60	"	"	Single.....	" (Mass.)....	Feb. 1, "	1	23	Recovered.
Etta S. Flanders.....	31	"	"	Married.....	Canadian (Canada)...	" 7, "	1	10	"
Josephine G. Harris.....	16	"	"	Widow.....	American (N. H.)....	" 11, "	3	2	Recovered from alcoholism.
W. S. Magoon.....	64	M.	"	Married.....	"	" 20, "	5	13	Much improved.
John Leary.....	49	"	"	"	Scotch (Scotland)....	" 26, "	2	24	Not improved.
George D. Machin.....	54	"	"	Single.....	American (N. H.)....	" 27, "	5	4	Improved.
Elizabeth Macarthur.....	47	F.	"	Married.....	"	" 28, "	1	23	Much improved.
Angie F. Lane.....	57	"	"	Single.....	Scotch (Scotland)....	Mar. 2, "	11	27	Recovered.
Chas. C. Smith.....	37	M.	"	Married.....	Canadian (Canada)...	" 8, "	2	22	"
Mary A. B. Armstrong.....	52	F.	"	"	Irish (Ireland)....	" 10, "	2	27	Not improved.
Flora Connier.....	21	"	"	"	American (N. H.)....	" 16, "	2	7	Recovered.
Eliza Cunningham.....	50	"	"	"	New Brunswick.....	" 21, "	2	4	"
Mary A. Linley.....	42	"	"	Single.....	American (N. H.)....	" 23, "	8	19	Improved.
S. Miles Dobson.....	30	M.	"	Married.....	Canadian (Canada)...	" 26, "	2	6	Much improved from mor- phine habit.
Addie Crosby.....	38	F.	"	"	American (Mass.)....	Apr. 7, "	1	23	Improved.
Sophie Brunet.....	35	"	"	Widow.....	"	" 7, "	1	19	Recovered.
Elizabeth J. Kilbourn.....	58	"	"	"	" (N. H.)....	" 14, "	4	21	Recurrent recovery.
Charles F. Deleware.....	35	M.	"	Single.....	"	" 17, "	1	24	Not improved.
Hannah M. Johnson.....	67	F.	"	Widow.....	Canadian (Canada)...	" 27, "	9	18	"
Ella S. Flanders.....	32	"	"	Married.....	Irish (Ireland)....	" 28, "	1	4	Recovered.
Minnie Lombard.....	35	"	"	Single.....	American (N. H.)....	" 30, "	5	16	Improved.
Dennis Monahan.....	27	M.	"	Married.....	Swede (Sweden)....	" 30, "	4	3	Not improved.
Howard C. Jones.....	33	"	"	Single.....	American (N. H.)....	" 30, "	1	20	Improved.
Sarah B. White.....	66	F.	"	Divorced.....	"	May 1, "	3	18	Not improved.
Blanche Sweatt.....	22	"	"	Single.....	American (N. H.)....	" 1, "	2	23	Recovered.
Peter Anderson.....	38	M.	"	Widow.....	Irish (Ireland)....	" 3, "	2	15	Improved.
Martin V. B. Davis.....	56	"	"	Married.....	American (N. H.)....	" 3, "	5	17	"
Susie D. Estes.....	33	F.	"	"	American (N. H.)....	" 3, "	1	3	"
Agnes Vermitt.....	53	"	"	"	Irish (Ireland)....	" 3, "	1	3	"
Emily L. Ames.....	54	"	"	"	American (N. H.)....	" 3, "	1	3	"
Fannie Canney.....	34	"	"	"	American (N. H.)....	" 3, "	1	3	"
Joseph Kelley.....	50	M.	"	"	American (N. H.)....	" 3, "	1	3	"
John F. Willey.....	62	"	"	"	American (N. H.)....	" 3, "	1	3	"

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the New Hampshire Asylum for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Dis-charge.	How Long at Insti- tution.			Condition when discharged.	
	Years.	Male.	Female.	Color.			Single, Married, or Widowed.	Years.	Mos.		Days.
Jonathan Wymah.....	77	M.	.....	W.	Married	American (N. H.)...	May	8, 1894	.....	3	Not improved.
Susan P. Nelson.....	61	.....	F.	.....	Widowed	"	"	9, "	.....	9	Much improved.
Frank E. Holt.....	36	M.	.....	"	Married	"	"	11, "	.....	3	Not improved.
Kneeland C. White.....	58	.....	.....	"	"	"	"	15, "	1	19	"
Lizzie Twicker.....	22	F.	.....	"	"	"	"	16, "	.....	3	Recovered.
Stephen S. Ayers.....	62	M.	.....	"	"	"	"	22, "	.....	1	Much improved.
Harvey N. Winslow.....	43	.....	.....	"	"	"	"	22, "	.....	5	Eloped.
Alminie Robin.....	36	.....	F.	"	"	Canadian (Canada)...	"	26, "	.....	6	Improved.
Carrie S. Putney.....	36	.....	"	"	"	American (N. H.)...	"	28, "	2	1	Recovered.
Helena Murphy.....	37	"	.....	"	"	Irish (Ireland).....	June	2, "	.....	21	Recovered. [holism.
Mary Black.....	38	"	.....	"	"	American (N. H.)...	"	7, "	.....	22	Improved.
Augustus Townsend.....	55	M.	.....	"	Widowed	"	"	13, "	.....	8	Not improved.
Bridget Prindville.....	19	.....	F.	"	Single	Irish (Ireland).....	"	14, "	1	16	Recovered.
Martha P. Leary.....	41	"	.....	"	"	American (N. H.)...	"	25, "	3	3	"
John Hawkins.....	16	M.	.....	"	"	English (England)...	"	27, "	.....	4	"
William Sherbourne.....	45	"	.....	"	"	American (N. H.)...	"	28, "	.....	14	"
E. Jennie Spaulding.....	28	.....	F.	"	"	English (England)...	"	30, "	.....	6	"
Fred W. Hanbrich.....	38	M.	.....	"	Married	American (N. H.)...	"	30, "	.....	11	Much improved.
George H. Breed.....	48	"	.....	"	Divorced.....	"	July	2, 1894	.....	3	Improved.
John Lindquist.....	59	"	.....	"	Married	Fins (Finland).....	"	2, "	.....	3	"
Enoch Sauvageau.....	25	"	.....	"	Single	Canadian (Canada)...	"	2, "	2	4	Much improved.
Dyer Flanders.....	69	"	.....	"	Widowed	American (N. H.)...	"	6, "	3	19	Not improved.
Elizabeth Grant.....	62	.....	F.	"	"	English (England)...	"	14, "	.....	28	Recovered.
Mary J. Keane.....	26	"	.....	"	Single	Scottish (Scotland)...	"	21, "	.....	6	Improved.
Mary Dougherty.....	25	"	.....	"	Married	American (N. H.)...	"	30, "	.....	4	Recovered.
Florence Oliver.....	40	.....	"	"	"	"	Aug.	1, "	.....	2	Not improved.
Margaret Shea.....	23	"	.....	"	Single	"	"	2, "	.....	1	Not improved.
Otis D. Folsom.....	60	M.	.....	"	Married	"	"	8, "	.....	4	Recovered.
Hiram F. Curtis.....	57	"	.....	"	Single	"	"	9, "	.....	16	Not improved.

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the Rockingham County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSPITUTION.			Condition when discharged.	
	Years.	Male.	Female.	Color.			Single, Married, or Widowed.	Years.	Mos.		Days.
Mary W. Pearsons.....	18	.....	F.	"	Single	Nova Scotia.....	Aug. 16, 1894	.....	4	17	Not improved.
James W. Cameron.....	40	M.	.....	"	Married	American (N. Y.)...	" 17, "	.....	1	14	Recovered.
Ida F. Blaisdell.....	27	.....	F.	"	Single	" (N. H.).....	" 22, "	2	3	25	Not improved.
Edward Goodelam.....	35	M.	.....	"	Married	Canadian (Canada)...	" 24, "	.....	1	.....	"
Patrick Gillen.....	75	"	.....	"	"	Irish (Ireland).....	" 30, "	.....	1	.....	Recovered.
Gregory Lawrence.....	78	"	.....	"	"	American (N. H.)...	Sept. 5, 1894	.....	1	4	Improved.
John H. Caldon.....	67	"	.....	"	Widowed	"	" 6, "	.....	1	26	"
Judith Hemenway.....	75	.....	F.	"	"	"	" 7, "	.....	3	8	"
Alice A. Dolloff.....	42	.....	"	"	Married	"	" 8, "	.....	6	30	Recovered.
Clarence E. Locke.....	23	M.	.....	"	Single	"	" 9, "	.....	6	20	Abandoned.
Charles H. French.....	55	"	.....	"	Married	"	" 18, "	.....	3	4	Recovered.
George Smith.....	23	"	.....	"	Single	"	" 20, "	.....	5	22	Abandoned.
Eugene Hemphill.....	24	"	.....	"	"	"	" 20, "	.....	1	7	Not improved.
Hattie W. Ladd.....	39	"	.....	"	Married	"	" 24, "	1	10	10	Much improved.
Jeremiah F. Grindle.....	65	M.	.....	"	"	American (Me.).....	" 26, "	.....	3	6	"
John Sampson.....	57	"	.....	"	"	American (N. H.)...	" 28, "	.....	11	6	Recovered.
Lizzie A. Cole.....	48	.....	F.	"	"	"	" 29, "	.....	11	30	"
Katie Walch.....	45	.....	.....	.....	.....	Irish.....	Sept. 6, 1894	.....	6	.....	Fairly good.
Alfred Tucker.....	44	.....	.....	.....	.....	American.....	" 26, "	.....	5	.....	All right.

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the Strafford County Asylum during the year ending September 30, 1894.

No discharges during the year.

Persons discharged from the Belknap County Asylum during the year ending September 30, 1894.

No discharges during the year.

Persons discharged from the Carroll County Asylum during the year ending September 30, 1894.

No discharges during the year.

Persons discharged from the Merrimack County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		Years.	Mos.	Days.	
John Webb.	30	M.	.....	B.	Married.	American, Mulatto,	Nov. 18, 1893	10	29	Somewhat improved.

Persons discharged from the Hillsborough County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		Years.	Mos.	Days.	
Lizzie Zwicker.....	35	.....	F.	.....	.....	Jan. 19, 1894	...	...	29	Taken to Concord.
Carl Nelson.....	21	.....	.....	.....	.....	June 19, 1894	...	...	30	Taken to Concord.
William Spofford.....	44	M.	.....	.....	.....	June 12, 1894	...	...	22	Went to Boston.
Augustus Townsend.....	55	"	.....	.....	.....	Aug. 1, 1894	...	1	49	Went to Dover.

Persons discharged from the Cheshire County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		Years.	Mos.	Days.	
Eugene Barrett.....	40	M.	.....	.....	Single.	Sept. 7, 1894	...	11	14	Ran away.
Edward Doyle.....	40	"	.....	W.	"	July 25, 1894	...	7	...	Mild.
Daniel Twitchell.....	71	"	.....	"	Widowed.	June 25, 1894	...	...	26	Harmless.
Lucy Marble.....	46	.....	F.	"	Single.	July 11, 1894	...	...	23	Harmless.

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the Sullivan County Asylum during the year ending September 30, 1894.

No discharges during the year.

Persons discharged from the Grafton County Asylum during the year ending September 30, 1894.

No discharges during the year.

Persons discharged from the Coös County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.			Years.	Mos.	Days.	
Harvey Hanselpacker...	25	M.	.....	W.	Widower.	German.	Nov. 4, 1893	....	4	4	Greatly improved.
John Coaty.....	25	"	.....	"	Single.	Irish.	Aug. 3, 1894	....	....	....

DEATHS.

TABLE No. 3.—DEATHS.

Persons who have died at the New Hampshire Asylum for the Insane during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
John W. Heath.....	54	M.	.....	W.	Widower ..	Oct. 8, 1893	Ex. chronic mania.
Nellie Lowe.....	31	.....	F.	"	Married ..	" 15, "	Ex. chronic dementia.
Carrie E. Springer.....	54	.....	"	"	"	" 19, "	"
Sarah A. Cushing.....	58	.....	"	"	Widowed ..	" 22, "	Ex. organic disease of the brain.
Ella L. Matthews.....	41	.....	"	"	Single	" 25, "	Ex. from melancholia.
Kate Say.....	28	.....	"	"	.....	Nov. 7, "	Traumatic spinal meningitis.
George Bullard.....	65	M.	.....	"	Widower ..	" 9, "	Ex. melancholia.
Richard Kelley.....	52	"	.....	"	.....	" 14, "	Pulmonary hemorrhage.
Mary J. French.....	67	.....	F.	"	Widowed ..	" 24, "	Ex. from melancholia.
Abbie M. Bush.....	63	.....	"	"	Married ..	Dec. 1, "	Hydrothorax.
Frank D. Rogers.....	68	M.	.....	"	"	" 18, "	Ex. from melancholia.
H. De W. Moulton.....	63	"	.....	"	"	" 21, "	Structural brain disease.
George Meister.....	40	"	.....	"	Single	Jan. 1, 1894	"
Annie B. Chessman.....	43	.....	F.	"	Married ..	" 11, "	Phthisis pulmonalis.
Sarah J. Richardson.....	61	.....	"	"	Single	" 12, "	"
Ann Ingerson.....	69	.....	"	"	Widower ..	Feb. 2, "	Angina pectoris.
S. M. Woodward.....	79	M.	.....	"	Single	" 3, "	"
John G. Leonard.....	50	"	.....	"	Divorced ..	" 5, "	Structural brain disease.
Sarah C. Bull.....	69	.....	F.	"	Single	" 8, "	"
Daniel Rowe.....	78	M.	.....	"	Widower ..	" 12, "	Aortic stenosis and insufficiency.
Elvira W. Coolidge.....	73	.....	F.	"	Married ..	" 17, "	Edema of the glottis.
Emily Robinson.....	71	.....	"	"	Single	" 26, "	Ex. from chronic mania.
Elizabeth A. Chesley.....	80	.....	"	"	"	" 26, "	Ex. from epileptic dementia.
Henry A. Kendall.....	84	M.	.....	"	Married ..	Mar. 24, "	Old age.
Frances Crooker.....	41	.....	F.	"	"	" 25, "	Ex. from acute mania.
Henrietta Caswell.....	72	.....	"	"	"	" 30, "	"
Emma Doyen.....	45	.....	"	"	Single	Apr. 6, "	General tuberculosis.
Harline Boren.....	27	.....	"	"	"	" 20, "	Ex. from acute mania.

Wm. H. Andrews.....	62	M.	.....	W.	Widower....	American (N. H.)...	June 13,	"	Ex. from acute melancholia.
Isabelle Allen.....	49	.....	F.	"	Single	"	" 21,	"	Epilepsy.
Charles F. Green.....	27	M.	.....	"	.....	"	" 27,	"	Ex. from mania.
Charles B. Fowler.....	44	"	.....	"	Married	"	July 4,	"	Apoplexy.
George E. Hoit.....	70	"	.....	"	"	"	" 21,	"	"
Oscar F. Morgan.....	75	"	.....	"	"	"	Aug. 17,	"	Old age.
Charles Hazen.....	68	"	.....	"	"	(Vt.)	Sept. 6,	"	Apoplexy.

Persons who have died at the Rockingham County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Single, Married, or Widowed.			
Hannah T. Abbott.....	63	.....	.....	.....	American.....	Nov. 23, 1893	General debility.—Not committed as insane, but proved to be.
Sallie Glover.....	61	.....	.....	.....	"	" 25,	Dropsy.
Clarence Weymouth....	42	.....	.....	.....	"	Dec. 3,	Consumption.
William Shores.....	75	.....	.....	.....	"	May 10, 1894	Dropsy.
Freeman Hogdon.....	80	.....	.....	.....	"	Feb. 8,	Old age.

Persons who have died at the Strafford County Asylum for the Insane during the year ending September 30, 1894.

Asylum was burned Feb. 9, 1893. Since that time the county has committed its insane to the New Hampshire Asylum for the Insane

TABLE No. 3.—DEATHS.—Continued.

Insane persons who have died at the Belknap County Almshouse during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
John H. Sleeper.....	60	M.	.....	W.	Married.....	Sept. 19, 1893	Softening of the brain.
George W. Farrar.....	42	M.	.....	"	Single.....	Dec. 29, "	"

Persons who have died at the Carroll County Asylum during the year ending September 30, 1894.

No deaths during the year.

Persons who died at the Merrimack County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Joanna Rouse.....	51	.....	F.	W.	Single.....	April 28, 1894	Chronic dementia.
Moses Rayno.....	45	M.	.....	"	Married.....	May 15, "	Apoplexy.
Martin V. B. Davis.....	62	M.	.....	"	Single.....	" 28, "	Chronic dementia.
Stillman E. Sberburn..	38	M.	.....	"	Married.....	July 24, "	Apoplexy.

Persons who have died at the Hillsborough County Asylum during the year ending September 30, 1894.
No deaths during the year.

Persons who have died at the Cheshire County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Alpheus Handy.....	64	M. ....	.....	W.	Widowed ..	Sept. 12, 1894	Enteritis.
Miss Nancy Ballou.....	68	.....	F.	"	Single.....	Oct. 10, "	Age.

Persons who have died at the Sullivan County Asylum during the year ending September 30, 1894.
No deaths during the year.

TABLE No. 3.—Continued.

Persons who have died at the Grafton County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Jennie Lamott.....	26	.....	F.	W.	Married.....	Mar. 5, 1894	Insanity.
Mary Cushman.....	69	.....	F.	"	"	June 18, "	"
Angie Flanders.....	52	.....	F.	"	"	Oct. 1, "	"

Persons who have died at the Coös County Asylum during the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Tabitha Bedel.....	75	.....	F.	W.	Married....	Nov. 17, 1893	Old age.

TABLE No. 4.

Persons committed to the New Hampshire Asylum for the Insane by order of the Commissioners of Lunacy, for Remedial Treatment, not including those whose complete record is given in former reports.

NAMES.	Where from.	Remedial Treatment at Asylum commenced.	Date of Discharge from Remedial Treatment.
Edna Nichols.....	Sullivan County.	Oct. 24, 1889	
Sarah J. Crossfield.....	Cheshire "	Nov. 1, "	
Emeline J. Dunlap.....	Merrimack "	" 1, "	
Frank Davis.....	Grafton "	" 25, "	
John F. Cunningham.....	Rockingham "	Mar. 13, 1890	
Susie D. Estes.....	Coös "	Nov. 13, "	May 1, 1894
Lydia Kimball.....	Grafton "	Dec. 17, "	April 12, "
Martha P. Leary.....	Carroll "	Mar. 3, 1891	June 25, "
Louisa T. Gurney.....	Rockingham "	July 1, "	
George H. Breed.....	Sullivan "	Aug. 27, "	May 1, 1894
Armidas Benoit.....	Hillsborough "	Nov. 4, "	" 1, "
Enoc Sauvageau.....	" "	Mar. 2, 1892	July 2, "
Sarah McCollister.....	Cheshire "	April 1, "	
Joseph Mitchell.....	Coös "	" 1, "	
Edward Plummer.....	Rockingham "	July 1, "	
Fannie C. Kenney.....	" "	" 1, "	May 3, 1894
Robert Sullivan.....	Strafford "	" 8, "	" 1, "
Ada E. Carr.....	Sullivan "	" 19, "	Jan. 1, "
William H. Bryant.....	Rockingham "	Aug. 25, "	
Elizabeth McArthur.....	Hillsborough "	Sept. 23, "	Dec. 25, 1893
John F. Willey.....	Rockingham "	Oct. 1, "	May 3, 1894
Joseph Conners.....	" "	" 1, "	
Levina B. Leavitt.....	Merrimack "	" 17, "	
Blanche Stevens.....	" "	" 17, "	Dec. 1, 1894
Alonzo Smith, Jr.....	Carroll "	Nov. 3, "	
Charles Ruhl.....	Grafton "	" 5, "	
Hattie W. Ladd.....	Merrimack "	" 14, "	Sept. 24, 1894
Charles F. Deleware.....	Rockingham "	" 25, "	April 14, "
Dennis Manahan.....	Hillsborough "	Dec. 24, "	" 28, "
Vitoline Banneau.....	Sullivan "	" 29, "	
Charles M. Stevens.....	Hillsborough "	Jan. 1, 1893	
Mary Cannon.....	" "	" 14, "	Mar. 20, 1893
Oscar F. Morgan.....	" "	April 1, "	Aug. 17, 1894
Gustav Voight.....	" "	" 13, "	
Annie A. Ingerson.....	Grafton "	" 15, "	Feb. 2, "
Kneeland C. White.....	Hillsborough "	" 26, "	May 15, "
Bridget Prindiville.....	" "	" 29, "	June 14, "
Peter Redigan.....	" "	June 17, "	
Wm. C. Little.....	Merrimack "	July 1, "	
E. Jennie Spalding.....	" "	" 6, "	July 30, 1894
Mary Butler.....	Hillsborough "	" 13, "	
Inez Stockbridge.....	Strafford "	" 13, "	Jan. 9, "
Minnie Lombard.....	Hillsborough "	" 28, "	April 28, 1894
Bridget Kenney.....	Merrimack "	Aug. 16, "	Oct. 20, 1893
Mary W. Kennedy.....	Hillsborough "	" 28, "	" 28, "
Charlie T. Clough.....	Grafton "	" 25, "	Sept. 9, "
Ida Edmunds.....	Merrimack "	Sept. 25, "	
Fannie Doherty.....	" "	Oct. 1, "	
Ella L. Matthews.....	Hillsborough "	" 2, "	Oct. 25, 1893
Thomas Richardson.....	Rockingham "	" 14, "	
Daniel Rowe.....	Merrimack "	" 23, "	Feb. 12, 1894
Jane M. Leavitt.....	" "	" 26, "	May 1, "
S. Miles Dobson.....	Carroll "	" 27, "	
Ahmine Robin.....	Hillsborough "	Nov. 6, "	May 26, 1894
Mary White.....	" "	" 6, "	
Ray P. Smith.....	Cheshire "	" 14, "	Dec. 21, 1893
Joseph Kelly.....	Rockingham "	" 16, "	May 3, 1894

TABLE No. 4.—*Continued.*

NAMES.	Where from.	Remedial Treatment at Asylum commenced.	Date of Discharge from Remedial Treatment.
Ruel Corser.....	Merrimack County.	Nov. 22, 1893	.....
Edna Nims.....	Cheshire "	" 30, "	.....
John Linquist.....	Sullivan "	Dec. 4, "	Jan. 4, 1894
Ella S. Flanders.....	Merrimack "	" 22, "	Feb. 1, "
Ada Bordwin.....	Cheshire "	" 29, "	.....
George W. Caverly.....	Belknap "	Jan. 9, 1894	.....
Lizzie Zwicker.....	Hillsborough "	" 19, "	May 16, 1894
Haimé Boren.....	" "	" 22, "	April 21, "
Alicia M. Davis.....	Carroll "	" 24, "	.....
Martin Pragan.....	Hillsborough "	" 27, "	.....
Frank E. Holt.....	" "	" 31, "	May 11, 1894
Sophie Burnet.....	Merrimack "	Feb. 1, "	April 7, "
John Hawkins.....	Belknap "	" 13, "	June 27, "
Frank W. Young.....	Merrimack "	" 15, "	Mar. 17, "
Theophile Lemere.....	Hillsborough "	" 15, "	.....
John Linquist.....	Sullivan "	Mar. 29, "	July 2, 1894
George D. Smith.....	Coös "	" 29, "	Sept. 20, "
Ella S. Flanders.....	Merrimack "	April 3, "	April 28, "
Annie E. Wainwright.....	" "	" 7, "	.....
Stephen S. Ayres.....	Rockingham "	" 7, "	May 22, 1894
Ernest Cardin.....	Hillsborough "	" 16, "	.....
Edwin W. Muzzey.....	Merrimack "	May 3, "	.....
Laura Glidden.....	Strafford "	" 3, "	.....
Charlie T. Clough.....	Grafton "	" 14, "	.....
John H. Kelley.....	Sullivan "	" 18, "	.....
Anna M. Felch.....	Grafton "	June 8, "	.....
Carl Nelson.....	Hillsborough "	" 13, "	.....
Frank W. Young.....	Merrimack "	" 29, "	.....
John C. Hall Cooper.....	" "	" 30, "	.....
Amy Boudier.....	Grafton "	July 14, "	.....
Clara F. Smith.....	Hillsborough "	Aug. 1, "	.....
John Coaty.....	Coös "	" 3, "	.....
Emma Wetherbee.....	Sullivan "	" 4, "	.....
Alice J. Pillsbury.....	Merrimack "	" 7, "	.....
Hester A. Wright.....	Cheshire "	" 22, "	.....
Wealtha C. J. Plummer.....	Merrimack "	" 27, "	.....
Martha Howe.....	Grafton "	Sept. 4, "	.....
Ada E. Carr.....	Sullivan "	" 6, "	.....

TABLE No. 5.

Persons who have been at the State Asylum twenty years or more, and are now supported by the State under the provisions of section 25, chapter 16, Public Statutes.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Mary Ann Kinnear.....	65	.....	F.	W.	Single.....	June 7, 1852	Newcastle.
Aaron W. Clark.....	60	M.	.....	"	"	April 14, 1853	Atkinson.
William C. Snell.....	57	.....	F.	"	"	Aug. 18, 1858	Bangor, Me.
Helen L. Cram.....	48	M.	.....	"	"	July 7, 1864	Acworth.
Frederick A. Lane.....	45	.....	F.	"	Married.....	May 16, 1866	Exeter.
Ellen M. Summers.....	47	.....	"	"	Single	Jan. 21, 1867	Concord.
Zelia W. Clark.....	44	.....	"	"	"	Feb. 16, 1870	Dover.
Juhette M. Fuller.....	35	.....	"	"	"	June 24, 1872	Walpole.
Eliza McCue.....	53	.....	"	"	American.....	Dec. 19, 1863	Lebanon.
John C. Frost.....	70	M.	.....	"	"	Sept. 4, 1869	Wolfeborough.
Mary F. M. Pierce.....	74	.....	F.	"	Married.....	July 9, 1866	Dover.
Daniel C. Bickford.....	65	M.	.....	"	Widower.....	Dec. 3, 1873	Piermont.

TABLE No. 6.

Whole number of cases receiving remedial treatment by order of the board	53
Whole number of cases treated during the year	96
Whole number of cases discharged during the year.....	43
Committed for remedial treatment during the year ending September 30, 1893	48
Committed for remedial treatment during the year and discharged	18
Remaining	30
Previously committed and remaining during the year.....	48
Previously committed and discharged during the year.....	25
Remaining	23
Whole number committed for remedial treatment to present time.....	279
Whole number discharged from remedial treatment to present time....	226
Whole number receiving remedial treatment at present time.....	53
Twenty-year cases taken by the state during the year.....	1
Twenty-year cases taken by the state previously	14
Total.....	15
Twenty-year cases deceased.....	3
Remaining	12

TABLE No. 7.

CONDITION WHEN DISCHARGED.	Recovered.	Improved.	Unimproved.	Deceased.	Total.
Committed and discharged during year	4	7	4	3	18
Percentage to number committed during year....	8.33	14.58	8.33	4.17	35.41
Previously committed but discharged during year	9	6	8	2	25
Total percentages.....	13.54	13.54	12.50	5.21	44.79

TABLE No. 8.—RECAPITULATION.

The following shows the number of commitments, discharges, and deaths at the institutions named, during the year ending September 30, 1894, also the number of inmates remaining at these institutions at the latter date, as shown by the records of the board:

	Inmates Oct. 1, 1894.	Commitments during the year ending Sept. 30, 1893.	Discharged.	Deaths.
New Hampshire Asylum for the Insane.....	404	187	116	35
Rockingham County Asylum.....	55	10	2	5
Strafford County Asylum.....	.....	.....	.....	.....
Belknap County Almshouse.....	8	1	.....	2
Carroll County Asylum.....	14	.....	.....	.....
Merrimack County Asylum.....	43	4	1	4
Hillsborough County Asylum.....	86	9	4	.....
Cheshire County Asylum.....	24	5	4	2
Sullivan County Asylum.....	13	1	.....	.....
Grafton County Asylum.....	21	2	3
Cooks County Asylum.....	16	2	2	1
Total for state.....	684	221	129	52

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SECOND REPORT

OF THE

BOARD OF LIBRARY COMMISSIONERS

OF

NEW HAMPSHIRE,

DECEMBER 1, 1894.

CONCORD, N. H.:

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1894.

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BOARD OF LIBRARY COMMISSIONERS.

EDWARD H. GILMAN, <i>Chairman</i>	.	.	.	Exeter.
JOSIAH ^r H. WHITTIER, <i>Secretary</i>	.	.	.	East Rochester.
GEORGE T. CRUTT	.	.	.	Bethlehem.
HOSEA W. PARKER	.	.	.	Claremont.
ARTHUR R. KIMBALL, <i>ex-officio</i>	.	.	.	Concord.

REPORT.

CONCORD, December 1, 1894.

To the Honorable Senate and House of Representatives:

The Board of Library Commissioners herewith submits its second report covering a period of two years from December 1, 1892.

The loss sustained by the board in the death of the late chairman, which occurred Aug. 22, 1893, was keenly felt, and feelings of regret and sorrow on the part of the remaining members took form in the adoption of the following resolutions, drawn up by Mr. Parker :

WHEREAS, The Board of Library Commissioners for the State of New Hampshire desires to express the great sorrow which has come to all the members of the Board by the death of Hon. John J. Bell, late chairman of said Board, therefore

Resolved, That while death has separated the members of this Board, and one and all mourn the loss of our former distinguished chairman, our sorrow is assuaged when we reflect upon his active and exemplary life—full of usefulness—and crowned with the respect and honor of his fellow-men.

Resolved, That in the death of Hon. John J. Bell, New Hampshire has lost a true and loyal son; patriotic in all of his impulses, he was ever watchful for the best interests of his state and nation. He was progressive in thought and action; endowed with a heart and mind that enabled him to grasp and analyze the most difficult problems of life; he was ever fearless in the cause that he believed to be just and right. May we cherish his memory and profit by his example.

The vacancy occasioned by the death of Mr. Bell was filled by the appointment of Edward H. Gilman of Exeter. The re-appointment of two members whose terms had expired leaves the membership the same as at organization, with the exception noted.

The work of the board has been continued along the same general lines laid down in our first report.

According to that report fifty-seven towns|| had complied with the provisions of the law previous to December 1, 1892; since that time fifty-six additional towns have become entitled to books from the state, thus making one hundred and thirteen in all. We give the whole list, designating by an asterisk the names of the towns that appeared on first report, viz. :

*Acworth	*Dalton	Kensington
*Allentown	*Danville	Kingston
*Alton	Dunbarton	*Landaff
*Andover	*Durham	*Lee
*Antrim	East Kingston	*Lempster
Atkinson	*Easton	Litchfield
*Auburn	Eaton	Lyman
*Barnstead	Effingham	Lyndeborough
Bartlett	Enfield	Madison
Bath	*Epping	*Mason
*Bedford	Epsom	*Merrimack
Belmont	Errol	*Middleton
*Bennington	*Franconia	*Milton
Benton	*Freedom	*Mont Vernon
Berlin	Fremont	*Nelson
*Boscawen	*Gilford	*Newbury
*Bradford	*Gilsum	New Durham
Brentwood	*Grafton	*Newington
Brookfield	*Grantham	*Newton
Campton	Greenfield	*Northfield
*Canaan	Groton	*North Hampton
Canterbury	Hampton Falls	Northwood
Carroll	*Hill	Nottingham
Charlestown	Holderness	Orange
Chester	Hooksett	*Orford
Chesterfield	*Hopkinton	*Pelham
Cornish	Hudson	Piermont
Croydon	Jefferson	Pittsburg

||The word town as used in this report is intended to include cities as well.

Plainfield	Shelburne	*Tilton
Randolph	*South Hampton	*Troy
*Raymond	South Newmarket	Unity
*Richmond	*Springfield	*Warren
*Rindge	*Stoddard	*Waterville
Rochester	Strafford	*Weare
*Rumney	Sullivan	Webster
Salem	*Sunapee	Whitefield
*Sandown	*Tamworth	Woodstock
Sharon	*Temple	

Total, 113 towns.

Towns having libraries owned by the town that were established without state aid :

Alexandria	Greenville	Marlow
Alstead	Hampstead	Meredith
Amherst	Hampton	Milford
Ashland	Hancock	Nashua
Bristol	Harrisville	Newmarket
Brookline	Henniker	†Newport
‡Candia	Hillsborough	Northumberland
Claremont	Hinsdale	Peterborough
Colebrook	Hollis	Portsmouth
Concord	Jackson	Stark
Danbury	Jaffrey	Surry
Deerfield	Keene	Sutton
Derry	Laconia	Walpole
Dover	Lancaster	Warner
Dublin	Langdon	Washington
Exeter	Lebanon	Westmoreland
Fitzwilliam	Littleton	Wilton
Francestown	Londonderry	Winchester
Goffstown	Manchester	Windham
Goshen	Marlborough	†Wolfeborough

Total, 60 towns.

†The towns of Newport and Wolfeborough have libraries that answer all the practical purposes of a town library, and with available funds insuring their continued support. They are therefore classed as above, although the libraries in question are not owned or controlled by the town.

‡The library in Candia also appears on the list although not a town library in the fullest sense.

Towns having no town library :

Albany	Hanover	Plaistow
Barrington	Haverhill	Plymouth
Bethlehem	Hebron	Rollinsford
Bow	Lincoln	Roxbury
Bridgewater	Lisbon	Rye
Center Harbor	Livermore	Salisbury
Chatham	London	Sanbornton
Chichester	Lyme	Sandwich
Clarksville	Madbury	Seabrook
Columbia	Milan	Somersworth
Conway	Monroe	Stewartstown
Deering	Moultonborough	Stratford
Dorchester	New Boston	Stratham
Dummer	Newcastle	Swanzey
Ellsworth	New Hampton	Thornton
Farmington	New Ipswich	Tuftonborough
Franklin	New London	Wakefield
Gilmanton	Ossipee	Wentworth
Gorham	Pembroke	Wilmot
Greenland	Pittsfield	Windsor

Total, 60 towns.

Several of the towns included in the list of those having no town libraries are favored with a free library. New Boston has a free library supported by J. Reed Whipple, of Boston, Mass. Farmington and Seabrook have each a free library owned by an association, while in Swanzey is located the Stratton Free Library.

The people of Wakefield have the free use of a library supported by Hon. Seth Low of Brooklyn. Other towns on the list have subscription libraries.

The total of town appropriations, as shown by the tables on following pages, falls far below the actual expenditure for library purposes, as in many of the towns the running expenses of the library are paid from the treasury as an item of general expense, without regard to a specific appropriation, while the sum appropriated by direct vote is expended in the purchase of

books. In a considerable number of the smaller towns the librarian serves without compensation.

It will be noted that many of the libraries recently established have only a small number of books. This fact emphasizes the need of additional legislation tending to encourage the growth of libraries in small towns and providing for reasonable and continued support from the town.

In no important particular is the rule adopted so varied as that relating to the age children may be allowed the use of the library. The limit as fixed runs from seven to sixteen years, while many of the libraries have no age limit. One library reports that "only heads of families are allowed to draw books;" another limits the number drawn, allowing only two books to each family. As to the two latter we would say that such a restriction of circulation defeats in a measure the purposes of the library and it is indeed a question whether such a restriction can be legally made unless the library is operated under a special act of the legislature.

As to the age limit for children, we would suggest that if it is thought desirable to have a limit that it be placed at ten or twelve years, allowing the librarian to issue cards below the limit, whenever it can be done without endangering the property of the library. It seems very undesirable to restrict the use of the library in any direction further than may be absolutely necessary to guard against loss or mutilation of books, and it has been the experience of many librarians that children take better care of books than some of the older readers. The whole question can be most easily disposed of by leaving the matter to the judgment of the librarian.

In modern library work the whole tendency is in the direction of a more liberal policy, encouraging the widest practicable use of the books. The doors of the library have been thrown wide open and good results have been shown in increased patronage and consequently a higher appreciation of the library as a factor in educational work.

STATISTICS OF THE LIBRARIES

	TOWNS.	General character.	Name of library.	Date of establishment.	Open each week.		Number of trustees.	Number of vols., except reports, pamphlets, etc.	Number vols., reports, pamphlets, etc.
					Library aiding town.	Town library.			
					Days.	Hours.			
1	*Acworth.....	Town....	Silsby Free Public	1892	1-2	3-6	3	1,636	300
2	Albany.....	None....	.....	.....	.....	.....	.....	.....	.....
3	Alexandria.....	Town....	Haynes.....	1885	1	4	7	800	200
4	*Allenstown.....	"	Free.....	1893	2	9	3	250	4
5	Alstead.....	"	Town .....	.....	6	.....	.....	400	.....
6	*Alton.....	"	Free Public.....	1892	2	8	3	657	120
7	Amherst.....	"	Town.....	1859 1879	2	5	6	2,316	120
8	*Andover.....	"	Andover.....	1892	2	2 1/2	3	453	12
9	"	School....	Proctor Academy	18 91..	.....	.....	.....	1,368	.....
10	*Antrim.....	Town....	Free Public.....	1893	2	4	3	392	13
11	Ashland.....	"	Town.....	1871	1	7	3	2,103	.....
12	*Atkinson.....	"	Free Public.....	1894	1	5	3	204	87
13	"	School....	Academy.....	.....	.....	.....	.....	1,500	.....
14	*Auburn.....	Town....	Griffin Free Public	1885 1892	2	8	3	1,200	.....
15	*Barnstead.....	"	Free Public.....	1892	6	7 1/2	3	425	75
16	Barrington.....	No town..	.....	.....	.....	.....	.....	.....	.....
17	"	Subs.....	Social	17 95..	1	2	.....	542	.....
18	*Bartlett.....	Town....	Free Public.....	1894	1	3	3	188	.....
19	*Bath.....	"	"	1893	1	5	3	124	7
20	"	Subs.....	Public	18 87..	1	.....	.....	570	.....
21	*Bedford.....	Town....	"	1893	1	3	3	321	15
22	*Belmont.....	"	"	1893	3-6	.....	3	852	5
23	*Bennington.....	"	Town.....	1880 1892	1	5	3	911	5
24	*Benton.....	"	Public.....	1894	2	8	3	100	.....
25	*Berlin.....	"	Free Public	1893	2	7	3	439	11
26	"	Free.....	Circulating .....	.....	6	22	.....	1,300	.....
27	Bethlehem.....	No town..	.....	.....	.....	.....	.....	.....	.....
28	"	Subs.....	Association .....	.....	.....	.....	.....	1,485	.....
29	*Boscawen.....	Town....	Town.....	1893	1	2	3	235	10
30	Bow.....	None....	.....	.....	.....	.....	.....	.....	.....
31	*Bradford.....	Town....	Free.....	1892	2	16	3	762	40
32	*Brentwood.....	"	Public.....	1867 1893	2	4	3	525	210
33	Bridgewater.....	.....	.....	.....	.....	.....	.....	.....	.....
34	Bristol.....	Town....	Minot-Sleeper.....	1884	1	6	9	2,450	589
35	*Brookfield.....	"	Free Public.....	1893	1	2	3	500	100
36	Brookline.....	"	Public.....	1861 1877	1	4	2	1,369	110
37	*Campton.....	"	Free.....	1845 1893	1	2	3	210	.....
38	*Canaan.....	"	Town.....	1892	2	12	3	110	8
39	"	Free.....	Harris Free Public.....	18 92..	6	.....	.....	500	.....
40	"	Subs.....	East Canaan.....	18 69..	.....	.....	.....	600	.....
41	Candia.....	No town..	.....	.....	.....	.....	.....	.....	.....
42	"	Free.....	Smyth Public.....	18 88..	1	6	7	850	.....
43	*Canterbury.....	Town....	Town.....	1893	1	3	3	131	100
44	"	Free.....	Social	17 95..	.....	.....	.....	600	.....
45	*Carroll.....	Town....	Twin Mountain.....	1892	1	2	3	146	.....
46	Center Harbor.....	No town..	.....	.....	.....	.....	.....	.....	.....
47	"	Subs.....	Center Harbor.....	18 89..	1	4	.....	506	.....
48	*Charlestown.....	Town....	Silsby Free Public.....	1894	.....	.....	5	1,690	.....
49	Chatham.....	None....	.....	.....	.....	.....	.....	.....	.....
50	*Chester.....	Town....	Free Public.....	1894	2	4	3	150	.....
51	"	Subs.....	Ladies' Library Asso.....	18 66..	2	2	.....	957	.....
52	*Chesterfield.....	Town....	Free Public.....	1894	2	10	3	254	.....
53	Chichester.....	None....	.....	.....	.....	.....	.....	.....	.....
54	Claremont.....	Town....	Fiske Free.....	1873	6	25	5	6,800	.....
55	"	School....	High School.....	.....	.....	.....	.....	500	.....

* Received books from the state.

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.†	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children. Years.	Time limit for books. Weeks.	Location of library.	Appropriation March, 1894.	Remarks.
81	5	72	4,126	717	14	4	Library building..	\$50	Fund \$400.
None			884	377					
110	41	66	1,092	679	13	2	Town hall †.....	None	Fund \$4,000.
None				1,475	15	3	House.....	75	
135	5	100		870	None	2	Drug store.....	None	
63	3	40	2,051	1,372	16	3	Town hall.....	125	
53	37	114	1,717	1,053	None	2	Library building..	250	
				1,090	None	2	Academy building.	75	Agency at E. Andover.
100	25	100		1,248	12	3	Town building.....	150	
None				1,193	10	2	Block.....	225	Selectmen trustees.
	137			483	None	3	House.....	75	
12	60		1,376	631	None	2	Library building..	25	
75	25		3,197	1,264	None	3	Store.....	50	
				1,408					
80	1	143		1,247	12	2	Post office.....	25	
18	7	50		935	10	3	House.....	75	
							"		Fee fifty cents.
None		75	1,298	1,102	None	3	Chapel.....	35	
None		500	4,949	1,142	14	2	Block.....	150	
None	119	59		542	12	3	Town building.....	25	
				244		3	Store.....	15	
178	171	230		3,729	12	2	Block.....	200	Subscriptions \$61.
150		150				2	Office.....		Office, Berlin Mills Co.
				1,267					
									Fee two cents per day.
126		80		1,487	None	3	Town hall.....	100	
				725					
150	140	200	4,500	810	12	3	House.....	125	
39	93	150	3,900	967	12	3	"	50	
				332					
178		471	6,344	1,524	13	2	Library building..	475	Fund \$2,500.
22	315	35		349	None	3	Town hall.....	15	
None		150	2,050	548	10	2	Store.....	75	
40		100		982	None	3	Town hall.....	25	
None		50	417	1,417	12	3	House.....	25	
					None		"		Owned by G.H. Goodhue.
							"		Fee \$1.
				1,108					
None	8		2,300		None	3	House.....	50	
20	47	66	822	964	None	4	Town building.....	25	
							"		
None		100		841	10	3	House.....	25	
				479					
			1,200				House.....		Fee \$1.
None	1,590			1,466			Library building..	50	Not yet opened.
				329					
47				958	12	3	Store.....	35	
10		30				3	Church vestry.....		Fee \$1.
	156	80		1,046	12	3	House.....	100	
				661					
600	3	600	31,200	5,565	12	2	Town building.....	250	Fund \$5,000.

† Figures in this column do not include books received from the state.

† Library building nearly completed.

STATISTICS OF THE LIBRARIES

	TOWNS.	General character.	Name of library.	Date of establishment.		Open each week.		Number of trustees.	Number of vols., except reports, pamphlets, etc.	Number of vols., reports, pamphlets, etc.
				Library aiding town.	Town library.	Days.	Hours.			
1	Clarksville	None								
2	Colebrook	Town	Public	1890		2	6	3	2,500	500
3	Columbia	None								
4	Concord	City	Public	1855		6	60	7	16,500	2,500
5	"	School	St. Paul's School	1861					9,300	
6	"	"	Y. M. C. A.	1885		6	75		425	
7	"	"	State Library						35,000	
8	"	"	N. H. Historical Society						11,900	
9	"	"	Board of Agriculture	1870					2,000	
10	"	"	Dept. Public Instruction						1,200	
11	"	"	State Board of Health						1,300	
12	"	"	N. H. Insane Asylum						1,908	
13	Conway	No town								
14	"	Subs.	North Conway Public	1887					2,147	
15	*Cornish	Town	Free Public	1894		1	5	3	450	
16	*Croydon	"	Town	1894		6	78	3	200	
17	*Dalton	"	Public	1892		1	5	3	670	10
18	Danbury	"	George Gamble	1888		1	3	3	280	54
19	*Danville	"	Public	1892		1	2	3	258	7
20	Deerfield	"	Philbrick-James	1880		2	7	6	2,024	150
21	Deering	None								
22	Derry	Town	Taylor	1876		2	8	5	2,740	
23	"	School	Pinkerton Academy	1855					3,067	
24	Dorchester	None								
25	Dover	City	Public	1850	1883	6	30	9	18,406	
26	"	"	Y. M. C. A.			6	75		500	
27	Dublin	Town	Public	1884		3	7½	3	2,730	
28	Dummer	None								
29	*Dunbarton	Town	Free	1893		1	2½	3	731	112
30	*Durham	"	Public	1815	1893	2	10	11	3,690	200
31	"	College	N. H. Col. of A. and M. A.	1868					3,500	
32	*East Kingston	Town	Free Public	1894		2	8	3	145	
33	*Easton	"	"	1892		2	14	3	154	5
34	*Eaton	"	"	1893		6	78	3	320	42
35	*Effingham	"	"	1894		1	4	3	251	76
36	Ellsworth	None								
37	*Enfield	Town	Public	1892		1		3	304	
38	"	Subs.	Library Association			1	2½	3	900	
39	*Epping	Town	Free Public	1893		2	6	3	301	40
40	*Epsom	"	Public	1893		1	4	3	258	157
41	*Errol	"	Free Public	1893		1	4	3	192	
42	Exeter	"	Public	1853		6	30	9	8,200	125
43	"	School	Phillips Exeter Academy	1781					1,600	
44	"	"	Robinson Seminary	1869					600	
45	Farmington	No town								
46	"	Free	Public	1891		6	18	8	1,526	324
47	Fitzwilliam	Town	Town	1851	1873	1	4	2	4,076	150
48	Francestown	"	"	1873		1	4	3	2,160	300
49	"	School	Academy	1864					300	
50	*Franconia	Town	Free Public	1893		2	7	3	745	
51	"	School	Dow Academy						300	
52	Franklin	No town								
53	"	Subs.	Smith	1880					2,800	
54	"	"	Franklin	1861		1	4	3	2,729	
55	"	School	High school						400	

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children. Years.	Time limit for books. Weeks.	Location of library.	Appropriation March, 1894.	Remarks.
250		400		325					
				1,736		2	Store	\$300	
1,320	25	5,700	84,477	605	10	2	Library building	6,500	Fund, \$2,000.
							Y. M. C. A. rooms		Free to members.
200	35	125	4,527	2,331	None	2			Fee, two cents per day.
				954		3	House	40	
		40		512		3	Store	15	
150		75	1,534	596	12	3	Town hall	50	
26				683	13	2	"	None	
158	7	100	2,202	666	None	3	"	100	
None	130	80	3,104	1,220	10	3	"	50	Fund, \$3,500.
				531					[current expenses.
118	10	450	4,625	2,604	12	3	Town hall		Fund, \$3,000; town pays
				379					
763	342	3,500	54,187	12,790	12	2	City building	3,500	Fund, \$1,000.
									Free to members.
26	161	116	2,494	582	None	3	Town hall	100	
				455					
None	250	95		524	12	3	Town hall	25	
210	102	200	2,659	871	12	3	Library building	225	Building owned by asso.
							Thompson hall		
None				461	13	3	House	15	
13			561	248	15	3	"	15	
None	192			514	None	3	Hotel	25	
98	13			720	None	3	Town hall	40	
				150					
164		100		1,439	None	3	R. R. Station	100	
150		30				4	"		
93	58	100	2,497	1,721	15	3	Town hall	150	
	13	50		815	10	3	Store	50	
87			360	178	7	3	House	15	
400		700	10,500	4,284	None	2	Library building	1,250	Fund, \$7,000.
				3,064					[entertainments.
None		550			12	2	Town hall	200	Association, \$150, from
None		60	3,345	1,122	10	3	"	50	
100	50		4,800	837	None	2	Library hall	100	
None	80	85		594	12	3	Town building	100	
				4,085					
					None				Fee, \$1; fund, \$1,500.
67	23	60	3,010		None	2	Chapel		Fee, \$1; fund, 10 shares [R. R. stock.

STATISTICS OF THE LIBRARIES

	TOWNS.	General character.	Name of library.	Date of establishment.		Open each week.		Number of trustees.	Number vols., except reports, pamphlets, etc.	Number vols., reports, pamphlets, etc.
				Library aiding town.	Town library.	Days.	Hours.			
1	Franklin.....		Orphans' Home.....						400	
2	*Freedom.....	Town.....	Free Public.....	1892		1	2	3	470	60
3	*Fremont.....	".....	Public.....	1866 1894		1	5	3	757	
4	*Gilford.....	".....	".....	1894		2	7	3	173	
5	Gilmanton.....	None.....								
6	*Gilsun.....	Town.....	Public.....	1891		2	7	9	900	160
7	Goffstown.....	".....	Rogers Free Public.....	1888		1	5	5	1,656	
8	Gorham.....	No town.....								
9	Goshen.....	Town.....	Olive G. Pettis Free.....	1890		2	14	7	576	9
10	*Grafton.....	".....	Free Public.....	1892		2	6	3	437	18
11	*Graham.....	".....	Free.....	1888 1892		1	3	3	487	8
12	*Greenfield.....	".....	Public.....	1894				3	300	
13	Greenland.....	None.....								
14	Greenville.....	Town.....	Chamberlin Public.....	1879		2	8	3	1,995	200
15	*Groton.....	".....	Free Public.....	1892		6		3	279	32
16	Hampstead.....	".....	Nelson Ordway Public.....	1889		2	10	3	1,050	125
17	Hampton.....	".....	Public.....	1865 1882		1	1½	3	1,888	181
18	*Hampton Falls..	".....	".....	1892		1	2	3	348	
19	".....	Subs.....	Ladies' Social.....	1884					1,000	
20	Hancock.....	Town.....	Town.....	1859 1860		2	12	3	2,750	
21	Hanover.....	No town.....								
22	".....	College.....	Dartmouth College.....	1770					80,000	
23	Harrisville.....	Town.....	Town.....	1878		1	5½	3	1,454	
24	Haverhill.....	No town.....								
25	".....	Subs.....	Library Association.....	1880		1	2½		1,000	54
26	Hebron.....	No town.....								
27	".....	Subs.....	Ladies' Social.....						450	
28	".....	".....	Social.....						400	
29	Henniker.....	Town.....	Free Public.....	1889		1	5	5	1,600	
30	*Hill.....	".....	Public.....	1893		1	4	5	594	44
31	Hillsborough.....	".....	Fuller Public.....	1877		1	9	5	3,227	150
32	Hinsdale.....	".....	Town.....	1867 1875		2	7	2	3,500	350
33	*Holderness.....	Town.....	Free.....	1879 1893		1	6	3	600	21
34	".....	School.....	".....	1879					1,500	
35	Hollis.....	Town.....	Social.....	1799 1879		1	2	5	4,000	
36	".....	School.....	High School.....	1799					200	
37	*Hooksett.....	Town.....	Public.....	1893		1	7	3	162	15
38	*Hopkinton.....	".....	Free Public.....	1892		2	8	3	4,000	300
39	*Hudson.....	".....	Greeley Public.....	1894		2	8	3	2,001	
40	Jackson.....	".....	Public.....	1879		1	3	3	1,832	200
41	Jaffrey.....	".....	".....	1883		2	8	3	1,600	144
42	*Jefferson.....	".....	Free Public.....	1894		2	8	3	550	15
43	Keene.....	City.....	Public.....	1875		6	42	6	9,000	
44	*Kensington.....	Town.....	".....	1893		2	10	3	111	
45	".....	Subs.....	Ladies' Social.....			2	10	3	669	
46	*Kingston.....	Town.....	Public.....	1877 1894		2	4	3	364	53
47	".....	School.....	Sanborn Seminary.....						1,270	
48	Laconia.....	City.....	Public.....	1878		2	12	7	6,157	
49	".....	".....	Lakeport Public.....	1890 1892		2	12		1,550	119
50	Lancaster.....	Town.....	Public.....	1867 1884		3	9	5	5,300	400
51	*Landaff.....	".....	".....	1893		1	4	3	106	58
52	Langdon.....	".....	Free Public.....	1889		6		3	500	
53	Lebanon.....	".....	Public.....	1889		2	10	5	5,000	
54	".....	Subs.....	West Lebanon.....	1869		1			1,079	
55	*Lee.....	Town.....	Public.....	1892		1	3	4	359	150

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children.	Time limit for books.	Location of library.	Appropriation March, 1894.	Remarks.
					Years.	Weeks.			
100	100	150		630	12	3	Town hall.....	\$25	
None	11			726	12	3	Library building..	25	
57				3,585	12	3	Town hall.....	25	
				1,211					
	14		3,000	643	12	2	House.....	50	
118	85	123	6,189	1,981	14	2	Town hal	150	
				1,710					
55			897	384	12	2	Store.....	25	
75	2	55	1,000	787	12	3	Rented building..	25	
	6	60		424	12	3	Town hall	30	
				607			School building...	125	
				647					
101				1,255	None	2	Town hall.....	200	
21	2	60	581	464	None	3	House.....	15	
			2,175	860	12	2	"	150	
58	17	75	2,323	1,330	None	2	Town hall.....	100	
108	75	140		622	None	3	"	50	
							Church building..		Fee \$1.
272				637	None	4	Library building..	None	Fund \$12,000.
				1,817	None				
40			1,887	748	12	3	Library building.	None	
				2,545					
31			1,214		None	2	Block.....		[annual fee fifty cents. Membership fee, \$1;
				245	None				
									Fee fifty cents. Fee twenty-five cents.
200			6,350	1,385	None	2	Block.....	200	
116	115	150		548	None	3	Academy hall....	75	
160		300	7,000	2,120	12	3	Block.....	170	Fund \$3,000.
200			12,000	2,258	12	2	Town hall.....	400	
None	150	50		595	None	3	Rented building..	15	
			5,000	1,000	10	4	Town building....	200	
45	31	162		1,893	None	3	Town hall.....	100	
200	20	450		1,817	8	3	Antiquarian b'ld'g	300	Fund \$800.
	1,901			1,092	12	3	House.....	300	
150	40			579	12	1	Town hall.....	None	[mer. Open every day Sum-
65	5		5,430	1,469	None	2	Store building....	200	
None	45			1,062	None	3	Library building..	25	
481	44		24,922	7,446	14	2	City building.....	1,200	
10			794	547		3	House.....	50	
					None	4	"		Fee fifty cents.
144	107	150		1,120	6	3	Town hall.....	25	
300	9	600	25,316	6,143	14	2	Block.....	700	\$60 income from fund.
458	60	261	13,646		14	2	Book store.....	300	
127		400	6,823	3,373	None	2	Rented building..	400	
None		60		499	None	2	House.....	15	
None				305	None	2	Post office.....	None	
200	12	800	17,000	3,763	14	2	Memorial building	500	\$300 income from fund.
							School building...		Fee \$1.
None	132		1,196	606	8	3	Town hall.....	25	

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children.	Time limit for books.	Location of library.	Appropriation March, 1894.	Remarks.
					Years.	Weeks.			
63		76	1,467	519	None	3	Town hall.....	\$40	Fee \$1.
				110					
				2,060					
36	31		1,060	252	6	2	†School house. ...	25	
120	58	350	12,719	3,365	12	2	Library building ..	500	
				155					
21	26		2,791	1,220	12	3	Town hall.....		[tion for expenses.
				1,000					Fund \$1,000; appropria-
None				543	12	3	House.....	25	
None		8			None	2	"		
				1,154					
None	14	100		657	None	3	Store.....	50	
				367			Post office.....		
None	16		712	554		3	House.....	25	
785	322	1,000	59,092	44,126	16	2	Library building ..	4,500	Fee forty cents to \$1.
									\$1,400 income from fund.
									Fee \$1.
125	12			1,695	12	4	Library building ..	None	Fund \$5,000.
59		160	2,792	584	14	2	Drug store.....	55	
25	1	35		629	None	3	Store.....	25	
45			4,642	1,642	14	2	Block.....	200	
267	15	75		951	None	3	House.....	200	
None		50		207	None	3	House.....	15	
				1,029					
253	30	500	16,149	3,014	13	2	Town hall.....	1,000	Fund \$5,100.
63		100		1,640	None	2	Store.....	75	Located at M. Mills.
330		200	4,500		7	2	Nute building.....		
				478					
80		25		479	15	3	Academy building	50	
							"		
				1,034					
1,402		2,500		19,311	16	2	Block.....	3,000	
1	11			332	14	2	Town hall.....	15	
				1,067					
		72				2	Block.....		[Whipple.
None		140	1,038	487		3	Two places	25	Supported by J. Reed
				488					Location, store and rail-
None				579	12	3	House.....	15	road station.
				935					
None	1,795	68	2,706	401	12	3	Library building...	75	
				969					
				799	None	2	†Library building..		
228				2,742	12	2	Library building...	350	\$1 a year to citizer.s.
				2,623					

† Used for library purposes only.

† Just building; estimated cost \$2,000.

STATISTICS OF THE LIBRARIES

	TOWNS.	General character.	Name of library.	Date of establishment.		Open each week.		Number of trustees.	Number of vols., except reports, pamphlets, etc.	Number of vols., reports, pamphlets, etc.
				Library aiding town.	Town library.	Days.	Hours.			
1	Newport.....	Free.....	Richards Free.....	18 88..		6	17	7	4,274	.....
2	*Newton.....	Town.....	Public.....	1893		1	6	3	459	.....
3	*Northfield.....	".....	See "Tilton".....							.....
4	*North Hampton.....	".....	Public.....	1892		1	2	3	250	50
5	Northumberland.....	".....	Northumberland.....	1894		5	60	3	700	50
6	*Northwood.....	".....	Public.....	1893		1	5	3	245	6
7	".....	School.....	Coe's Academy.....	18 78..					800	.....
8	".....	".....	Seminary.....	18 70..					1,000	.....
9	*Nottingham.....	Town.....	Public.....	1893		1	3	3	195	200
10	*Orange.....	".....	Free Public.....	1893		2	10	3	127	.....
11	*Orford.....	".....	Free.....	1892		1	8	3	179	10
12	".....	Subs.....	Circulating.....	18 90..		1	2		908	.....
13	Ossipee.....	No town.....	Reading Club.....	18 82..		6			300	40
14	".....	Subs.....	Free Public.....	1893		1	4	3	670	75
15	*Pelham.....	Town.....	Free Public.....	1893						.....
16	Pembroke.....	No town.....	Pentagon.....	18 75..					1,500	.....
17	".....	Circ.....	Academy.....	18 39..					900	.....
18	".....	School.....	Town.....	1893		7	38	3	6,848	44
19	Peterborough.....	Town.....	Free Public.....	1893		1	2	3	166	80
20	*Piermont.....	".....	".....	1893		1	5	3	230	.....
21	*Pittsburg.....	".....	".....	1893		1	5	3	525	20
22	Pittsfield.....	No town.....	Free Public.....	1893		1	5	3	1,600	300
23	*Plainfield.....	Town.....	Free Public.....	1893		1	5	3	525	20
24	".....	School.....	Kimball Union Academy.....	18 13..					1,600	300
25	Plaistow.....	None.....	Kimball Union Academy.....	18 13..						.....
26	Plymouth.....	No town.....	Young Ladies'.....	18 73..		2	10		2,623	.....
27	".....	Subs.....	State Normal.....	18 73..		2	10		1,500	.....
28	".....	School.....	Free Public.....	1881		6	30	9	11,900	600
29	Portsmouth.....	City.....	Athenæum.....	18 17..		6	33		18,000	.....
30	".....	Subs.....	".....	18 17..		6	33		18,000	.....
31	*Randolph.....	Town.....	Public.....	1893		6		3	115	20
32	*Raymond.....	".....	Free Public.....	1893		2	3	3	141	22
33	*Richmond.....	".....	Public.....	1892		1	6	3	154	.....
34	*Rindge.....	".....	Free Public.....	1893		2	7	3	253	.....
35	".....	Free.....	West Rindge.....	18 84..		2	6		660	34
36	".....	Subs.....	East Rindge.....	18 84..		2	6		1,500	.....
37	*Rochester.....	City.....	Public.....	1792 1893		4	19	7	2,300	1,100
38	".....	Free.....	East Rochester.....	18 85..		2	4	15	1,463	140
39	".....	Circ.....	".....	18 85..					600	.....
40	Rollinsford.....	None.....	".....							.....
41	Roxbury.....	".....	".....							.....
42	*Rumney.....	Town.....	Public.....	1874 1892		1	8	3	2,200	200
43	Rye.....	None.....	".....							.....
44	*Salem.....	Town.....	Free Public.....	1894		1	4	5	758	25
45	Salisbury.....	None.....	".....							.....
46	Sanbornnton.....	".....	".....							.....
47	*Sandown.....	Town.....	Public.....	1893		6	84	3	175	60
48	Sandwich.....	No town.....	".....							.....
49	".....	Subs.....	Sandwich.....	18 83..		1	3		932	46
50	Seabrook.....	No town.....	".....							.....
51	".....	Free.....	Brown Memorial.....	18 92..		1	6		1,500	.....
52	*Sharon.....	Town.....	Public.....	1894		2	4	3	364	.....
53	*Shelburne.....	".....	".....	1893 1894		6	66	3	356	.....
54	Somersworth.....	No city.....	".....							.....
55	".....	Subs.....	Man'f'rs and Village.....	18 40..		1	3		7,800	3,000

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children. Years.	Time limit for books. Weeks.	Location of library.	Appropriation March, 1894.	Remarks.
197	203	900	12,002	.....	14	2	Library building..	.....
None	10	130	.....	1,064	None	2	Town hall.....	\$100	
75	50	50	.....	1,115	804	10	Town hall.....	250	
80	.....	100	4,000	1,356	10	2	Store.....	100	Selectmen trustees.
65	24	100	.....	1,478	None	3	"	50	
14	5	151	.....	988	14	3	Town hall.....	75	
12	4	75	525	245	10	3	House.....	15	
72	.....	60	.....	916	None	3	"	25	
.....	.....	.....	.....	1,630	.....	.....	.....	.....	Fee \$1.
None	.....	.....	.....	.....	None	2	Store .....	.....	Fee \$1.
83	48	80	2,675	791	.....	2	Town hall.....	100	
.....	.....	.....	.....	3,172	.....	.....	Store.....	.....	Owned by J. Wilkins.
131	45	.....	9,394	2,507	12	2-3	Library building..	1,000	
None	4	60	.....	709	None	3	Town hall.....	125	
.....	.....	35	.....	669	.....	3	House.....	25	
25	3	75	.....	2,605	.....	.....	Academy building.	25	One agency.
30	.....	.....	.....	1,173	None	3	" .....	.....
.....	.....	.....	.....	1,085	.....	.....	.....	.....
.....	.....	.....	.....	1,852	.....	.....	.....	.....
.....	.....	.....	6,240	.....	.....	.....	Old court-house...	100	Fee \$1.
100	400	1,000	18,153	9,827	12	2	Block.....	1,000	Fund \$2,000.
None	.....	.....	.....	137	.....	3	House.....	15	
None	13	.....	.....	1,131	.....	3	Town hall.....	25	
50	.....	.....	.....	476	.....	3	"	65	
65	5	80	1,500	996	None	3	Library building..	50	[Ware.
.....	.....	.....	515	.....	10	2	House.....	.....	Owned by Miss Mary L.
706	79	500	.....	7,396	12	2	Block.....	1,500	Two agencies.
106	118	175	6,450	.....	12	3	Library building..	150	Associat'n. [Greenfield.
.....	.....	.....	.....	2,003	.....	.....	.....	.....	Owned by Worcester &
50	.....	.....	.....	129	.....	.....	.....	.....
.....	.....	.....	.....	947	12	2-4	Town hall.....	40	
.....	.....	.....	.....	978	.....	.....	.....	.....
.....	.....	100	.....	1,805	10	3	Town hall.....	50	
.....	.....	.....	.....	655	.....	.....	.....	.....
55	.....	50	1,100	1,027	.....	.....	.....	.....
.....	.....	.....	.....	475	None	3	Store.....	15	
63	34	108	1,857	1,303	.....	.....	.....	.....
.....	.....	.....	.....	1,672	None	2	Law office.....	.....	Fee \$1.
.....	.....	.....	.....	137	None	3	Library building..	.....	Association.
.....	.....	.....	.....	336	None	3	House.....	15	
.....	.....	.....	.....	6,207	.....	.....	Store.....	65	
150	.....	.....	.....	.....	.....	3	Block.....	.....	Fee \$1.

STATISTICS OF THE LIBRARIES

	TOWNS.	General character.	Name of library.	Date of establishment.		Open each week.		Number of trustees.	Number vols., except reports, pamphlets, etc.	Number vols., reports, pamphlets, etc.
				Library aiding town.	Town library.	Days.	Hours.			
1	*South Hampton..	Town....	Free Public.....	1892		1	3	3	605	460
2	*So. Newmarket..	".....	Free Public.....	1893		1	3	3	998	.....
3	*Springfield.....	".....	Town.....	1892		2	18	3	107	.....
4	*Stark.....	".....	Public.....	1873		1	2	3	1,250	.....
5	*Stewartstown....	No town..	.....							.....
6	".....	Subs.....	.....						400	.....
7	*Stoddard.....	Town....	Free Public.....	1892		1	2	3	260	25
8	*Strafford.....	".....	Public.....	1893		2	8	3	130	38
9	".....	No town..	.....							.....
10	".....	Subs.....	Stratford Hollow..	1884					350	.....
11	*Stratham.....	No town..	.....							.....
12	".....	Subs.....	Circulating.....	1877		6	72	3	509	7
13	*Sullivan.....	Town....	Free Public.....	1893		1	9	3	103	.....
14	".....	Subs.....	Union.....	1885		1		3	248	.....
15	*Sunapee.....	Town....	Public Town.....	1892		2	8	3	197	.....
16	*Surry.....	".....	Reed Free.....	1881		1	6	5	2,207	75
17	*Sutton.....	".....	Town.....	1868					360	560
18	*Swanzy.....	No town..	.....							.....
19	".....	Free.....	Stratton Free.....	1893					2,200	.....
20	".....	Subs.....	Mt. Caesar.....			1			1,500	.....
21	*Tamworth.....	Town....	Free Public.....	1893		1	5	3	456	25
22	".....	".....	Chocorua Public....	1888		3		5	876	.....
23	".....	Free.....	Wonalancet.....	1892					350	.....
24	*Temple.....	Town....	Town.....	1890	1892	2		9	1,300	500
25	*Thornton.....	None.....	.....							.....
26	*Titon.....	Town....	Tilton-Northfield Public..	1887	1893	2	13	5	4,400	100
27	".....	School..	N.H.Conference Seminary	1845					3,000	.....
28	*Troy.....	Town....	Town.....	1894		1	3	3	211	2
29	*Tuftonborough..	None.....	.....							.....
30	*Unity.....	Town....	Free.....	1892		2		3	135	.....
31	*Wakefield.....	No town..	.....							.....
32	".....	Free.....	Public.....			1	2	None	811	200
33	".....	".....	.....	1882					500	.....
34	*Walpole.....	Town....	Town.....	1823	1854	3	18	12	4,926	886
35	*Warner.....	".....	Pillsbury Free.....	1891		2	10	11	4,662	100
36	*Warren.....	".....	Public.....	1853	1893	2	12	3	600	9
37	*Washington.....	".....	Shedd Free.....	1869		1	12	3	2,740	80
38	*Waterville.....	".....	Free.....	1892		2		3	170	.....
39	*Weare.....	".....	".....	1892		6		3	211	10
40	*Webster.....	".....	Free Public.....	1893		6		5	378	15
41	*Wentworth.....	No town..	.....							.....
42	".....	Subs.....	.....	1870					550	200
43	*Westmoreland...	Town....	Free.....	1887		6		3	1,015	100
44	*Whitefield.....	".....	Public.....	1893		2	7	3	1,460	129
45	*Wilmot.....	None.....	.....							.....
46	*Wilton.....	Town....	Public.....	1890		2	8	5	2,710	100
47	*Winchester.....	".....	".....			2	9	5	5,000	1,000
48	*Windham.....	".....	Nesmith.....	1871		1	6	5	2,885	.....
49	*Windsor.....	None.....	.....							.....
50	*Wolfeborough...	No town..	.....							.....
51	".....	Free.....	Brewster Free.....	1890		6	14	3	1,100	500
52	*Woodstock.....	Town....	Moosilauke Free Public..	1893		2	8	3	377	117

OF NEW HAMPSHIRE.

Added by purchase during year.	Added by donation during year.	Average number of borrowers.	Yearly circulation.	Population, 1890.	Age limit for children.	Time limit for books.	Location of library.	Appropriation March, 1894.	Remarks.
					Years.	Weeks.			
32	241	.....	1,456	370	12	3	Town hall.....	\$50	
None	898	.....		855	None	3	Store.....	50	
None		55	336	540	10	3	".....	15	
112		.....		703	15	2-4	Town hall.....	50	Open Sundays only.
		.....		1,002					
								
54	65	.....		400	14	4	Town hall.....	27	
		80		1,304		3	House.....	25	
		.....		1,128					
		.....		680					
None		.....	840	None	None	2	Store.....		
		62		337		3	House.....	15	
		.....					".....		Fee \$1.
64	24	75	850	900	12	3	Store.....	50	
131	1	61		270	10	4	Town building.....		Fund \$4,000.
None				849			Hall.....	None	Pillsbury Memorial hall.
		.....		1,600					(ton.
		.....							Owned by G. W. Strat-
		.....				2	Library building.....		Fee twenty-five cents.
75	145	125	1,354	1,025		3	Town hall.....	75	
37	36	35	601		None	2-3	House.....		(ine Sleeper.
		.....				2			Owned by Miss Kather-
64				342	14	2	Library building.....	50	
		.....		632					
175	3	.....	12,000	1,521	14	2	Library building.....	250	
		50		999		3	Town hall.....	25	
		.....		767					
12	2	.....		653			House.....	15	Two agencies.
		.....		1,528					
58		.....	1,500	None	None	2	Library building.....		Given by Hon. Seth Low.
		.....					Railroad station.....		At Wolfeboro' Junction.
90	157	.....	5,088	2,163	None	3	Library building.....	360	
157	53	.....	8,505	1,383	12	2	".....	450	
42	386	200	3,000	875	12	3	House.....	50	
70	36	.....	1,556	569	14	4	Library building.....	50	Fund \$2,500.
	3	.....		39	14	3	House.....	15	
60	7	.....	1,013	1,550	None	3	".....	25	
85	4	125	1,856	564	None	3	Store.....	100	
		.....		698					
								
87		237	1,900	830		2	House.....	100	[ropriation.
191	149	400	12,239	2,041	12	2	Town hall.....	150	Conditional extra ap-
		.....		840					
110	17	250	6,746	1,850	12	2	Town hall.....	400	Fund \$2,000.
4		535	7,022	2,584	14	2	Library building.....	700	
49		60		632	8	3	Town hall.....	None	Fund \$1,000.
		.....		62					
		.....		3,020					
None		.....	2,400		14	2	Brewster hall.....		Free to Tuftonborough.
27	125	52	1,790	341	None	3	Store.....	25	

SUMMARY.

	Number of towns.	Number of li- braries.	Volumes, except reports and pamphlets.	Population, 1890.	Appropriation, March, 1894.
Established without state aid.....	60	60	254,498	201,303	\$31,885
Receiving incidental state aid.....	6	6	10,921	5,562	725
Materially aided in the establishment of a library.....	107	107	51,460	98,700	7,817
No town library.....	60			70,578	300
Unincorporated places.....				387	
OTHER LIBRARIES.					
Free.....		14	14,648		
Subscription.....		40	65,113		
Circulating.....		2	2,100		
School.....		24	40,413		
College.....		2	83,500		
State and department.....		6	42,408		
Historical society.....		1	11,900		
	233	262	576,961	376,530	\$40,727

HISTORICAL SKETCHES.



SILSBY LIBRARY, ACWORTH.

HISTORICAL SKETCHES

AND

NOTES ON LIBRARY PROGRESS.

ACWORTH.

Through the efforts of Rev. Phineas Cooke a library was started in 1815, and continued until 1824, when the books were divided among the subscribers. About 1825 another library was organized by the young men of the town, each member contributing three dollars for the purpose. In 1840 Dr. Milton Parker succeeded in adding 146 volumes to the stock of books, and the library continued to do good work for forty years. About 1880 a circulating library was established, and continued until 1892. The Farmers' club maintained a library at South Acworth for several years. Upon the establishment of the Silsby Free Public Library the books from the several libraries were turned over to the town.

The Silsby Free Public Library was established by a bequest received from the estate of the late Ithiel Homer Silsby; the money so received was largely expended in the erection of a brick building well fitted for library uses. The front is 18x40 feet, with a book room at the back 24x24 feet. One of the rooms on the front is used as a reading room; the other room contains a collection of mounted birds, numbering 400 specimens, the handiwork and skill of the late G. G. Dickey, who contributed the entire collection to the library.

These two rooms are finished in ash, and the book room in whitewood; the latter room has a shelf capacity for 8,000 volumes.

ALEXANDRIA.

The Haynes library was established in 1885. Dr. Timothy Haynes of Concord, a native of Alexandria, left by will \$1,000 for a public library, provided the town would raise an equal sum. The conditions of the will were complied with, and resulted in the establishment of the Haynes library, which is under the control of an association.

In 1893, Clark Haynes of Franklin Falls, a native of Alexandria, gave \$1,000, with the condition that he be paid 6 per cent. interest on the amount during his lifetime. During the present year, E. A. Perkins, of Quincy, Mass., also a native of the town, has given \$2,000, upon the condition that the association pay 4 per cent. interest on that amount during the lifetime of himself and wife.

During the present year a part of the money thus made available has been expended in the erection of a library building 24x30 feet, with annex 10x18 feet. It is built of brick, with slate roof, and cost \$1,600. The building will be ready for occupancy before the year closes.

While the Haynes library is not controlled by the town, it seems to be for all practical purposes a town library, and is therefore classed as such.

ANDOVER.

The town library contains 453 volumes, and is located in Proctor academy building. The academy library contains 1,368 volumes and is free, so the books from both libraries are circulated together, thus making 1,821 volumes available for circulation. A branch of the Andover library is maintained at East Andover.

ATKINSON.

The town library was aided in the establishment by a donation of 125 volumes from the Atkinson Book club. The club has also given a lot of back numbers of magazines, which, when bound, will form a valuable acquisition.

BEDFORD.

About 150 volumes belonging to an association were turned over to the town to aid in the establishment of the town library, which was first opened to the public Feb. 16, 1893.

BELMONT.

The people of Belmont are largely indebted to Amory A. Lawrence, of Boston, for their public library. Mr. Lawrence made the offer to give \$400 worth of books, provided the town would make the necessary provision for the establishment and maintenance of a public library. The voters readily availed themselves of Mr. Lawrence's offer, and made a first appropriation of \$200. The library has been open to the public for about two years. A reading room has also been maintained. Incidentally the town became entitled to and received \$100 worth of books from the state.

Mr. Lawrence has remembered the library by other smaller gifts, and his generosity and interest in the welfare of the town should be met with hearty appreciation from those who have thus been given the advantages of a free public library.

BRADFORD.

The library was aided in establishment by 200 volumes from an old library.

BRENTWOOD.

The books from an association library were turned over to the town upon the establishment of a free library.

BRISTOL.

The following resolutions, unanimously adopted at a town meeting holden Jan. 16, 1884, are self-explanatory :

WHEREAS, Hon. Josiah Minot, of Concord, N. H., and Hon. S. S. Sleeper, of Cambridge, Mass., former residents of Bristol, have generously offered to donate to the town a library building and grounds, provided the town will accept the same and provide for the maintenance thereof, therefore be it

Resolved, By the inhabitants of Bristol, qualified to vote in town affairs, in town meeting assembled, on the sixteenth day of January, 1884, that the town thanks the donors for their interest in the welfare of Bristol, and for their munificence and public spiritedness; that it will accept said gift of said library building and grounds, and hereby agrees to provide for the maintenance and management thereof.

As a result of the action so taken a library building was erected during the year and conveyed to the town. The donors contributed an additional sum of \$1,000, to be expended in the purchase of books. Money was also obtained for the same purpose by popular subscription. The library was opened to the public Feb. 28, 1885.

BROOKFIELD.

The library has received several gifts of books. Edwin C. Newell, of Boston, contributed 100 volumes and also a valuable collection of magazines. Mrs. S. C. H. West, of Salem, Mass., gave 150 volumes; Frank A. Hanson, a resident of the town, added 50 volumes, and Mrs. H. M. C. Goodnow, of Jamaica Plain, Mass., presented the library with 15 books.

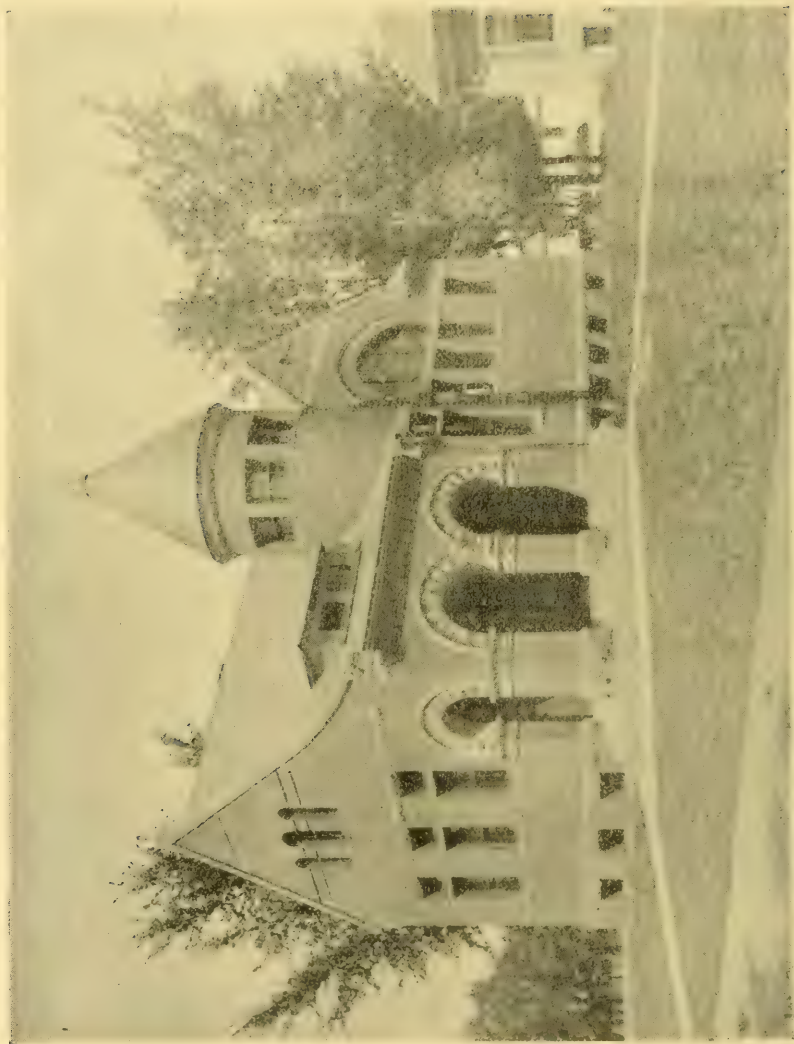
Of the above mentioned donors three are descendents of Dudley Colman, who came to Brookfield from Boston in 1797. The various members of the family have thus shown their interest in the welfare of the people of the town in a decidedly practical way.

CANDIA.

The people of this town are indebted to Hon. Frederick Smyth, of Manchester, for the Smyth Public Library. The library is not under the control of the town, but is controlled by a self perpetuating board of trustees. The library answers all the purposes of a town library and is supported in part by town appropriations.

CARROLL.

We quote from the report of Mrs. Flora J. Miles, chairman of the board of trustees: "Works of history, travel and science have found remarkable favor with our young people, perhaps more than if they lived in a large town where they could attend



SILSBY LIBRARY, CHARLESTOWN.

lectures and talks on those subjects. Some have thought we allowed children the use of the library at too early an age, but they are very careful of the books and some of them can hardly wait for Saturday afternoon, for the exchange.

“ We doubt if there is a town anywhere where the good results of a little collection of books are more apparent than with us. If the town would but wake up to the need of a larger appropriation great would be our rejoicing.”

CHARLESTOWN.

The building occupied by the Silsby Free Public Library was a gift to the town from the late Ithiel Homer Silsby, a former resident of Charlestown. The building is eligibly located, and constructed of brick with trimmings of brownstone, at a cost of \$7,100. The site was purchased and graded by the town at an expense of \$3,700. The building is one story high with a basement, and is finished throughout in oak.

The main floor contains a hall, stack room, reading-room and librarian's room. The stack room is provided with shelves having a capacity of 8,000 volumes.

About 2,000* volumes have been placed in the library, of which number 1,500 volumes were received from the Charlestown Social Library, 90 volumes from Mrs. S. D. Dickinson, 30 volumes from Miss Jane Darrah, and smaller donations from other parties.

One hundred dollars worth of books were received from the state. The sum of \$2,100 has been contributed by various parties and placed in the hands of the trustees to be used by them in the purchase of books.

Among the contributors are Mrs. Catherine Paris, Mrs. M. Eugenie Birch, Francis S. Gilson, Mrs. Elizabeth J. Gilson and Miss Edna Gilson, all of Charlestown; Robert M. Hubbard, of St. Louis; George D. Holton, of Chicago; Hon. Stephen Salisbury, of Worcester; Richard Goodwin and Mr. and Mrs. Elliot Hubbard, of Boston.

The library is controlled by a board of five trustees, chosen

*The number of volumes is given in table as 1690, sketch above represents a little later date, additions having been made in the meantime.

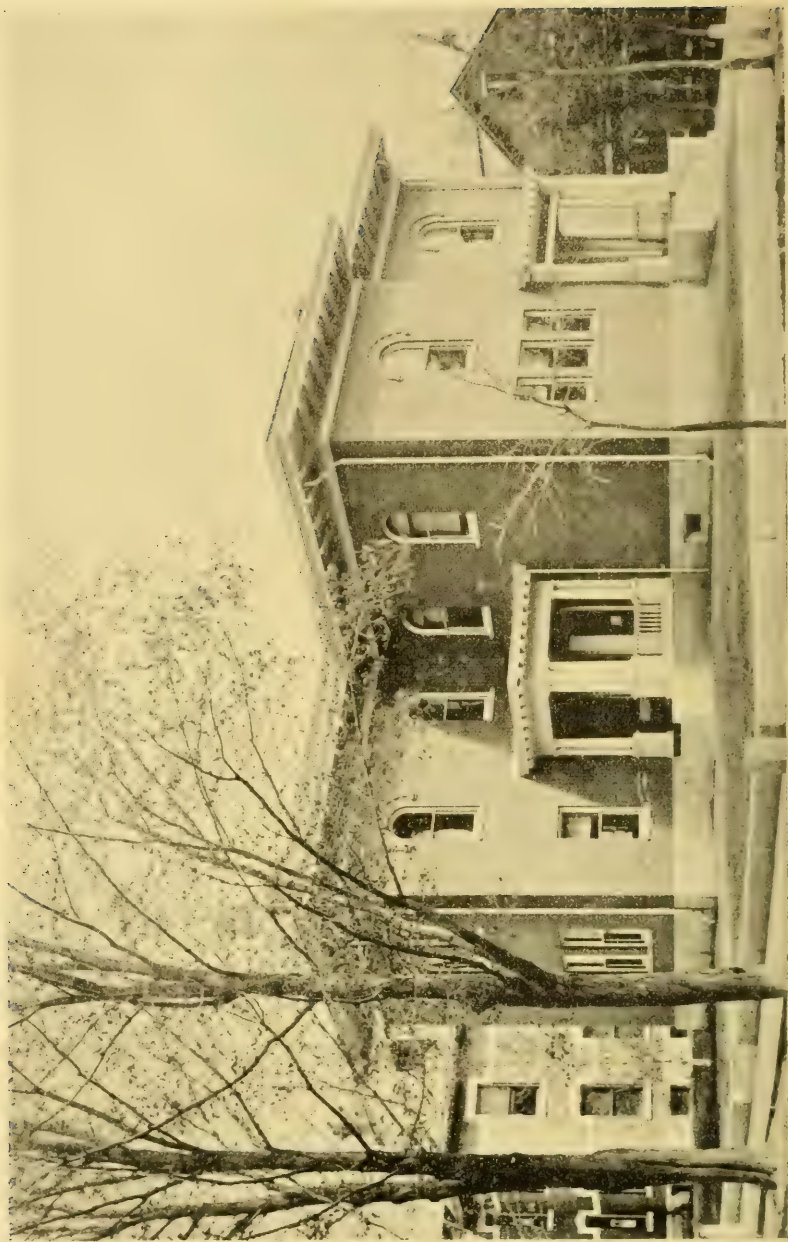
by the town, one retiring each year, the term of office after the first election being five years. The library has not yet been opened, but it is expected that the necessary arrangements will soon be made for giving the public access to the books, the town having appropriated \$500 for that purpose at the November meeting. Much credit is due to the building committee and to the trustees for their efficient work in forwarding the library interests of the town.

CLAREMONT.

In August, 1873, Samuel P. Fiske, a native and lifelong resident of Claremont, offered to donate to the town two thousand volumes of well selected books for a library for the free use of all its inhabitants. The conditions of this gift were that the town should furnish a suitable building or rooms in which to keep the books, insure them against loss by fire, keep them in repair, and replace those worn out, destroyed, or lost, with books of equal value, employ a librarian, and pay all expenses incident to the care and management of the library.

At a town meeting held on the 13th of that month, it was voted to accept the donation with all its conditions, and to adopt the name, "Fiske Free Library." The books were placed in the Stevens High School building, and the principal of the school, by virtue of his position was made librarian. In 1875, by request of Mr. Fiske, the library was placed in the custody of a board of five trustees, named by him and elected by the town. A building eligibly located, containing three stores and rooms for offices, was purchased, remodeled, and a portion of the second story fitted for library rooms.

On the 8th of February, 1879, Mr. Fiske died, leaving by his will \$10,000 to the Fiske Free Library, \$5,000, or such part thereof as should remain unexpended by him for books at his death, to be expended by the trustees in their discretion for that purpose, and \$5,000 as a permanent fund, to be safely invested and the income expended for books. The collection now numbers about eight thousand volumes, many of which are for reference. The board of trustees, which is perpetual, consists of Otis F. R. Waite, Osmon B. Way, Hosea W. Parker, Ira Colby, and Isaac H. Long.



FOWLER LIBRARY, CONCORD.

CONCORD.

The Concord Public Library was established by ordinance of the city, adopted August 25, 1855, and was opened Jan. 1, 1857.

The library was started in the expectation of receiving assistance from a former resident of the city, but for some cause the expectations of the city government were not realized. The sum of \$300 was appropriated annually for its support until 1867 when the amount was increased to \$500. In 1876 the library was moved to more commodious quarters in the Board of Trade building and the annual appropriation increased to \$3,000. From the date of establishment a charge of twenty-five cents had been made for library cards. The practice was continued until April, 1888, when the library was made free. In November of the same year the city received the gift of the use of the Fowler Library building. As a result of the library being made free and removed to the new building, the circulation increased from 51,000 in 1888 to 95,000 in 1889 and it has not fallen below 80,000 annually since that time. For several years the city appropriation has been placed at \$6,000. The library has the income of a legacy of \$1,000 from the estate of Gardner P. Lyon, and another of the same amount from the estate of Franklin Pierce.

DOVER.

The library history of Dover dates back to a very early period. A social library was in existence in 1776 and continued for many years. It was incorporated December 18, 1792, and was finally disposed of at auction about 1820. Circulating libraries have been maintained by various parties for limited periods. The New Hampshire Medical society preserved a library here for more than thirty years. An agricultural library was also maintained for some years. A few of the books belonging to the latter library were finally turned over to the city library.

In 1850 the Dover Library Association was formed, mainly through the efforts of Dr. T. J. W. Pray. A membership fee of five dollars was charged and an annual assessment made of one dollar. A catalogue was published in 1851 showing that

the library contained about 350 volumes. In 1876 Wm. F. Andrews left by bequest the sum of \$2,000 to the library with the expressed wish that it might be the means of bringing about the establishment of a public library.

Attempts were made from time to time to secure the establishment of a public library, but without success until 1882, when steps were taken by the association to that end. In January, 1883, the matter was brought before the city government by Dr. James E. Lothrop, mayor, in his inaugural address, and resulted in the establishment of the Dover public library.

The association turned over to the city a well selected library of several thousand volumes, and \$2,432.10 in cash. The library was first opened to the public Jan. 14, 1884, and has been maintained by liberal annual appropriations.

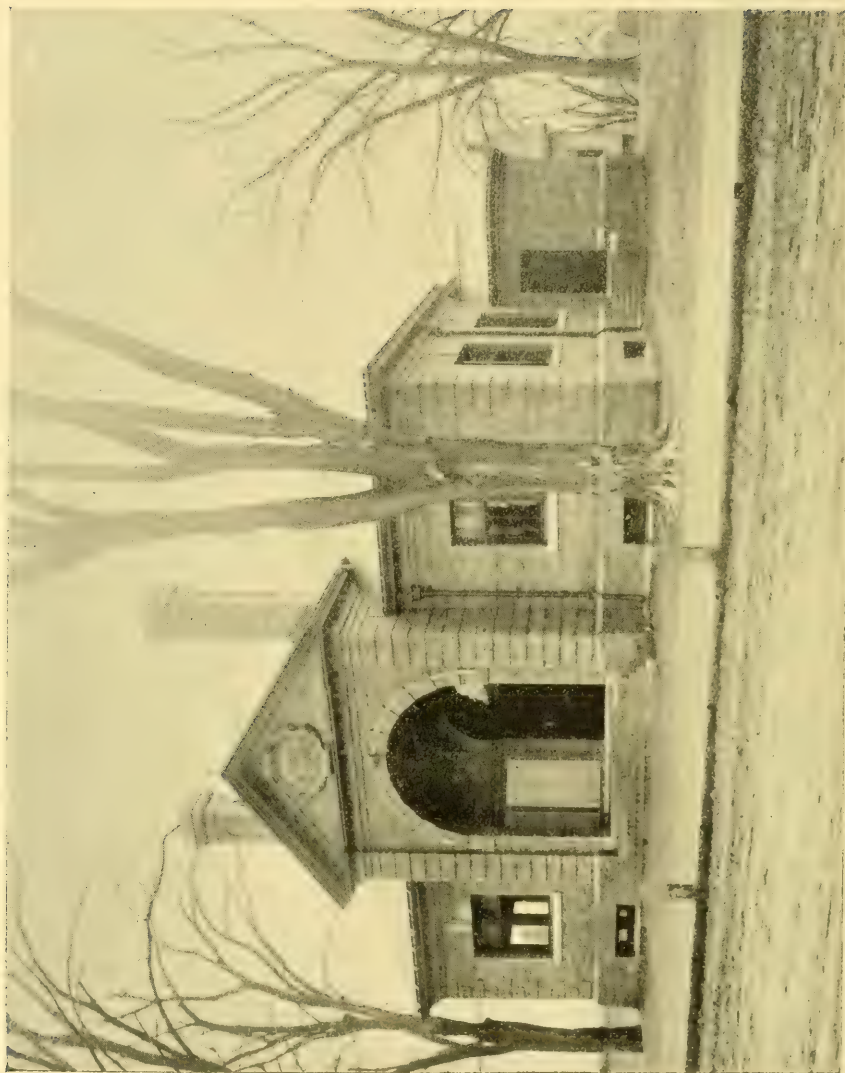
In 1888 the library received a bequest of \$1,000 from the estate of Dr. T. J. W. Pray, the yearly income to be expended in the purchase of books. The library occupied rented rooms for several years, until December, 1891, when it was removed to the commodious quarters fitted up for it in the city building.

DURHAM.

The pioneer library in Durham was the Social Library incorporated in 1815. When the present library was organized the books to the number of 357 were collected and placed in the library. The Durham Agricultural Library association was organized Feb. 3, 1862. The books from this library, seventy-two in number, are in the present library.

The Durham Library association was organized March 9, 1881, through the active efforts of several public-spirited citizens. The late Benjamin Thompson offered to give \$100 on the condition that the people of the town would subscribe for eighty shares at \$5 per share. The conditions were complied with, and thus the sum of \$500 was made available for library purposes. Mr. Thompson made annual contributions for several years, and a fund was thus created that is now invested for the benefit of the library.

In 1883 a building was purchased, and the lower part fitted up for library use. The work of the association was carried on



EXETER PUBLIC LIBRARY.

very successfully and with little change until the year 1893, when an arrangement was entered into with the town, under a special act of the legislature, by which the books belonging to the association were made available for free circulation. The contract requires on the part of the town an annual appropriation of not less than \$225, to be expended for books, the running expenses of the library also to be paid by the town.

The library is controlled by a board of trustees, in which both the town and the association are represented.

EXETER.

The Exeter public library was founded at the town meeting of March, 1853. The want of some institution of the kind had long been felt, and accordingly three resolutions, introduced by the late Judge Henry F. French, were enthusiastically adopted. These proposed the establishment of a library, the appropriation of \$300 for the purchase of books, and \$50 for the salary of a librarian. The entire management was intrusted to a committee of three,—Rev. Asa Mann, Dr. W. G. Perry, and Prof. J. G. Hoyt, of the Phillips academy. To this number Judge French was added, though after the first year, and for many years subsequent, the membership of the committee was limited to three. Of the above named committee, Dr. Perry is the only survivor. Dr. Franklin Lane, a young physician who combined with his professional duties those of editor of the *Exeter News Letter*, was the first librarian, and the books were deposited in his office in a building on Water street, burned a few years later, but happily after the transference of the library to other quarters. The new institution continued to enjoy popular favor, though for some years its purchased volumes were necessarily few, and most of those presented by local well wishers, as is usual in such cases, were rather more solid and antiquated than average readers would like. The first catalogue, compiled by Dr. Perry just after the opening, was a 16mo pamphlet of eight pages.

In 1854 the town voted to appropriate its literary fund to the maintenance and increase of the library. In 1855 it did the same, and \$150 besides. In the past the library has had in its

management men of whom the late Hon. C. H. Bell and Prof. B. L. Cilley are fair types, and to their supervision and fine critical taste the exceptionally small percentage of unimportant books to be found in the Exeter library is largely to be attributed. Of really objectionable and utterly trashy works there is scarcely a trace in its entire history. If accidentally introduced, they have been shown the door as soon as their true character became known.

In 1856, Exeter replaced its old wooden court and town house by a brick one, and soon after the library, grown too large for any private apartment, was transferred to the vacated edifice. There was room enough here for many years, yet the location was not good, and the danger of fire was obvious. Besides, there were no accommodations for persons who wished to use books on the spot, and classified arrangement was impossible. These last mentioned drawbacks became particularly obvious in 1886, when the late Charles A. Merrill bequeathed \$5,000 to the library, the interest of which was to be expended solely in the purchase of works of permanent value. By this time the town's annual appropriation had increased to \$500; but out of this sum the librarian must be paid, coal be bought, and gas bills be discharged; what was left was enough to buy the needed amount of popular and ephemeral fiction. The Merrill fund, netting \$300 annually, first brought to the library many of those rather high priced, but valuable and useful, English works hitherto beyond its resources.

It was soon observable that the quality of the library's purchases was enhancing even more rapidly than their quantity. An annual increase of insurance became necessary, but the possibility of a destruction of the entire collection by fire suggested a calamity for which no attainable amount of money could compensate. Accordingly, a corporation was formed in 1886, under the laws of the state, calling itself the Exeter Library Company, the object of which was to raise money to build, or help the building of, a safe and well constructed home for the library. Its membership included many of the leading citizens of the town. It was hoped to accumulate a fund by annual subscriptions, paid either in the lump or by installments.

The membership fee was \$5. The organization lasted five or six years, and, though some of the original contributors fell out, its fund had reached over \$1,000 when aid came somewhat unexpectedly from the town.

The old county records building, a small but virtually fire-proof structure, well located on the best street and in the center of the town, was offered for sale, as the county was to put up a new structure in another place. The friends of the library, hoping that it might be available for the deposit of books, induced the town to buy it for \$3,500. It was soon found, however, that it could not be made to serve its new purpose. There must be a new library, and the town must pay for it. Space is lacking, nor would it be easy to tell how much good work was done; how the town rose to the occasion, and voted to issue bonds to the amount of \$15,000 for the erection of a library building on the old county house site; how at a subsequently called meeting various malcontents who had asked for a reconsideration were voted down, and how a special committee, composed of ex-Governor Bell, Prof. B. L. Cilley, C. H. Knight, William Burlingame, and Alfred Connor, was interested with its construction. All this occurred in 1892.

The structure is one story high. Its entrance is an arched vestibule, the walls of which are lined with slabs of Tennessee marble, on which are inscribed, as a roll of honor, the names of Exeter's volunteers in the Civil War. The floor of this vestibule and of the hall way to which it leads is of Byzantine mosaic, paid for, as are various fixtures, by the accumulated fund of the library committee above mentioned. On the left of the hall way is the reading room, well stocked with periodicals and papers, and on the right another reading room, in which encyclopædias and other works of reference are open to all. Directly opposite the door by which one enters this apartment is an elegant book case, containing the Exeter imprints and other printed curios bequeathed by the late Governor Bell to the library.

In the rear of the delivery is the stack room, on whose corrugated and movable iron shelves nearly 8,500 volumes rest, or we should rather say, find no repose. They are duly classified,

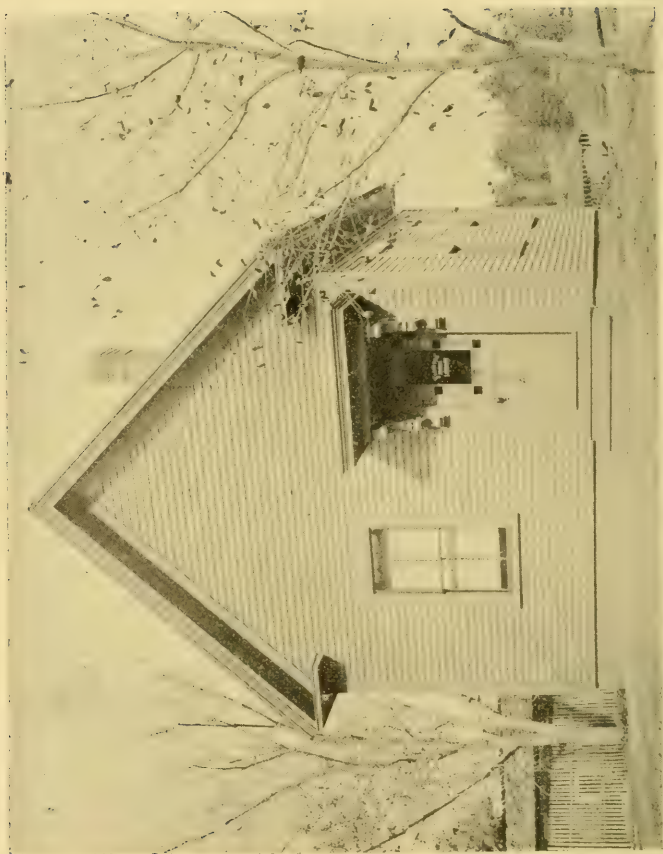
and are indexed and labeled in general accord with the Dewey system. At the side of the stack room is what is known as the bindery. At present this is a place for duplicates and volumes awaiting classification. All the shelving and other fixtures of the library are substantial, and embody the latest improvements.

For many years of its earlier history the library committee had three members. About 1890 these were increased to five, and in 1893, the number was raised to nine, each being elected for a term of three years, after the first term of service, for which the choice was for one, two, and three years. The committee elect the librarian, disburse the money contributed by the town and accruing from the Merrill funds, purchase books, and in short transact all necessary business, reporting annually to the town.

As might be expected, the removal to a new building and the daily opening of the library from 2 to 9 p. m. involved increased expenditures. The town raised its appropriation of \$1,000 in 1893 to \$1,200 in 1894, and a bequest of \$2,000 from Mrs. Harriet M. Merrill, a sister-in-law of Charles A. Merrill, has recently come as a much needed help. The interest of this sum, which yields five per cent., is to be expended under the same conditions as the other Merrill legacy.

A catalogue is a desideratum which will be provided as soon as the necessary funds can be acquired. Until that time the card catalogue and some imperfect indexes must suffice. It was expected that the library would be opened in the latter part of 1893. Various delays occurred, however, and its opening was unavoidably postponed until Sept. 24, 1894. It is now in successful operation, and the number of its visitors increases daily, the average number being over 100. It is not as complete as it should be in all its departments, but gaps are being carefully and systematically filled, and already it has proved itself of great use to the community.

The present library committee, given in the order of length of term of service, are John T. Perry, Albion Burbank, Edward H. Gilman, Charles E. Byington, Charles H. Merrill, John A. Brown, Charles H. Knight, Thomas Leavitt, and Charles H. Gerrish.



FREMONT LIBRARY.

EPSOM.

The library which was established in 1893 has been favored with a donation of \$50, from John Dolbeer of California.

FREEDOM.

Of the 100 volumes given to the Freedom library, 70 volumes were contributed by the Woman's Club and 30 volumes were given by E. F. Stanley.

FREMONT.

Fremont is one of the towns that has taken hold of the library question in a thoroughly practical manner.

A building has been erected at an expense of about \$350. This building is used for library purposes only. It is conveniently located and presents a very neat appearance.

A catalogue of the books has been issued and the library is well equipped for efficient work. Considering the fact that the movement was inaugurated at the last annual town meeting, the progress already made is something remarkable. The books of an association library containing about 650 volumes were generously contributed by the owners, so that the library now contains 757 volumes.

GOFFSTOWN.

The librarian reports that \$66 was received as the net proceeds of an entertainment given for the benefit of the library.

GRAFTON.

The establishment of the public library was aided by the donation of 225 books from the Grafton Library Association.

GREENFIELD.

The trustees now have in their hands nearly \$1,000 appropriated by the town for a library building. It is proposed to secure an additional appropriation at the next annual town meeting, and with the increased sum erect a library building that will adequately meet the needs of the town.

HANCOCK.

In 1858 or 1859 a few individuals banded themselves together for the purpose of starting a library for the use of the citizens of the town. A series of entertainments was given and the net proceeds used for the purchase of books. These books, together with 20 volumes donated, made a collection of 80 volumes. In 1860 these books were presented to the town as a nucleus for a library. The town appropriated a small sum annually for its support. In 1872 a legacy of \$1,000 was received from the estate of Ebenezer Hubbard, a native of Hancock and afterward a resident of Concord, Mass.

In 1879 Abijah Hadley, a life-long resident of the town, left by will the sum of \$1,000 for the benefit of the library.

The present library building was erected in 1880, the expense for the site and foundation being paid by the town, to the amount of \$606.35. The cost of the building and furnishings, amounting to \$3,700, was the gift of the late Adolphus C. Whitcomb, a native of Hancock, but at that time residing in Paris.

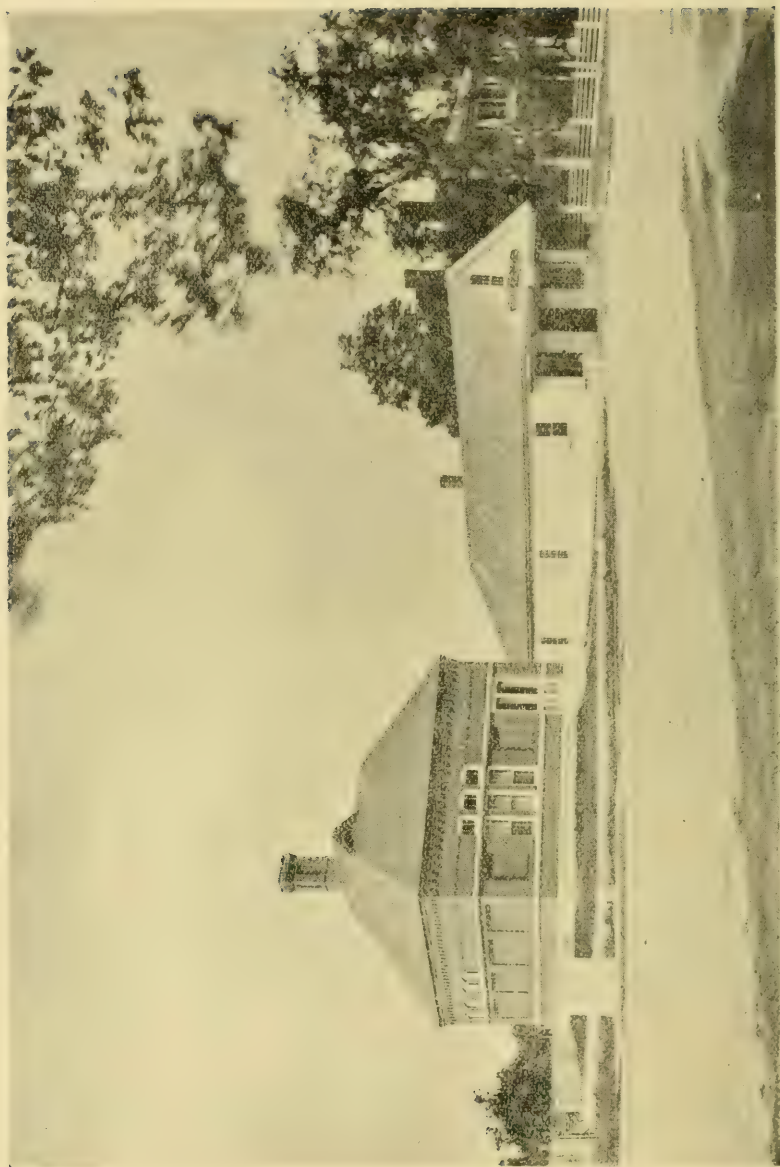
In 1890 the town received by bequest from the estate of Mr. Whitcomb the sum of \$10,000, which added to his previous gift made a total of \$13,700. The income from the fund of \$12,000 is considered sufficient for the support of the library, and no town appropriation is made for that purpose.

HILL.

The people of this town are indebted to L. C. Wadleigh, of Haverhill, Mass., for a gift of 115 volumes of standard works to the public library. Mr. Wadleigh thus takes a thoroughly practical way to show his interest in the welfare of the people of his native town.

HILLSBOROUGH.

The Fuller Public Library was founded by a bequest of \$2,000 left by Mark W. Fuller, the conditions of the bequest being that the town should raise annually a sum equal to the income from the \$2,000.



WHITCOMB LIBRARY, HANCOCK.

The conditions were accepted by the town and the library was established in 1877. In 1884 Sarah E. Fuller, the widow of Mark W. Fuller, bequeathed to the town \$1,000 for the benefit of the library, conditionally that an amount equal to the income from the same be raised annually by the town.

HOLDERNESS.

The Holderness library has received a gift of 118 volumes of standard works from F. M. Bunce. This gift, together with the books received from an association library, brings the number of volumes up to 600, and thus gives the people the advantages of a good working library.

HOLLIS.

The Hollis library is open to the public Sundays only, the hours being from 10 to 10:45 a. m., and from 12 to 1:30 p. m.

The officials report that the time of opening the library is satisfactory, and in fact a special convenience to its patrons, the population of the town being scattered, and Sunday the most convenient time for the exchange of books.

HOPKINTON.

The Hopkinton library is now the largest of the libraries established under the provision of the law of 1891. It contains about 4,000 volumes, many of which were received from association libraries.

The sum of \$800 was left in trust by the late Eliza Richardson, a resident of the town, for the benefit of the library. The town has appropriated liberally for its support.

HUDSON.

By the will of the late Dr. A. J. Greeley, the town received 1,870 volumes of books for a public library. These, together with 100 volumes from the state and about 30 volumes contributed by various parties, comprise the present library of 2,000 volumes.

At the last annual town meeting the sum of \$100 was appropriated for the library and \$200 additional for a catalogue.

The library was first opened to the public June 20, of the present year.

JAFFREY.

The librarian reports that a lot has been purchased, and it is expected that a library building will be erected from a fund left to the town by bequest of the late Miss Susan Clay.

The amount of the bequest and the expense of the proposed building have not yet been made public.

JEFFERSON.

An unused school-house has been repaired and fitted up as a library. The size of the building is 30 x 32 feet, with an addition 16 x 20 feet, and at present has shelf-room for one thousand volumes.

KENSINGTON.

A library building is in process of erection that will fully meet the needs of the town. The building is the gift of Joseph C. Hilliard.

KINGSTON.

The Kingston library was aided in establishment by the gift of 107 volumes from the Kingston Book Club.

A catalogue has recently been issued. The library now contains 364 volumes, not including reports and pamphlets.

LANCASTER.

The public library was once a church, and later an armory, and became available for its present purpose through the munificence of George P. Rowell of New York city.

LEBANON.

A library, known as the Lebanon Social Library, was in existence as early as 1802, and continued some thirty years. Later the Farmers' and Mechanics' Library was maintained for several



NEWINGTON PUBLIC LIBRARY.

years, and was afterwards merged into the Lebanon Library Association, which was formed in 1872 and continued until the establishment of the public library, of which it became a part.

Some years ago the town woke up to the fact that it had no worthy memorial to its soldier dead. After due consideration it was decided to build a Memorial building, which should contain a public library and a suitable room for the meetings of the G. A. R. Accordingly, a substantial brick structure was erected at a cost of about \$10,000, the expense being met by private contributions and a liberal gift from the town.

The first story is devoted entirely to library uses, and contains a stack room and reading rooms.

Years ago, Watson K. Eldridge left to the town an estate yielding about \$500 per year, his will reading, "the interest to be used annually for such project as the town sees fit to vote."

Accordingly, in 1888, the town voted to appropriate the income of the Eldridge estate to the establishment and maintenance of a public library, in consideration that the Lebanon Library Association contribute its books, amounting to about 1,000 volumes, to the same purpose. The conditions were complied with, and the library was dedicated April 22, 1889.

In 1892 a bequest was received from the estate of Mrs. Maria H. White, amounting to about \$2,500.

Hon. William S. Ela, a resident of the town, has recently made a donation of \$700. These, with other smaller gifts, yield about \$300 per year. During the present year the library has been remodeled, classified by subjects, and catalogued.

The management consists of a board of five trustees, originally chosen by the town to serve for life. The board is self-perpetuating.

LEE.

The library has received a gift of 68 volumes from Judge Jeremiah Smith, and 38 volumes from the Durham library.

LONDONDERRY.

The Leach library received its name in recognition of the bequest of David R. Leach, who left \$3,000 to the town for a

library, \$500 to be used for a building, \$1,500 for books, and the remaining \$1,000 to be invested and the income used in the purchase of books.

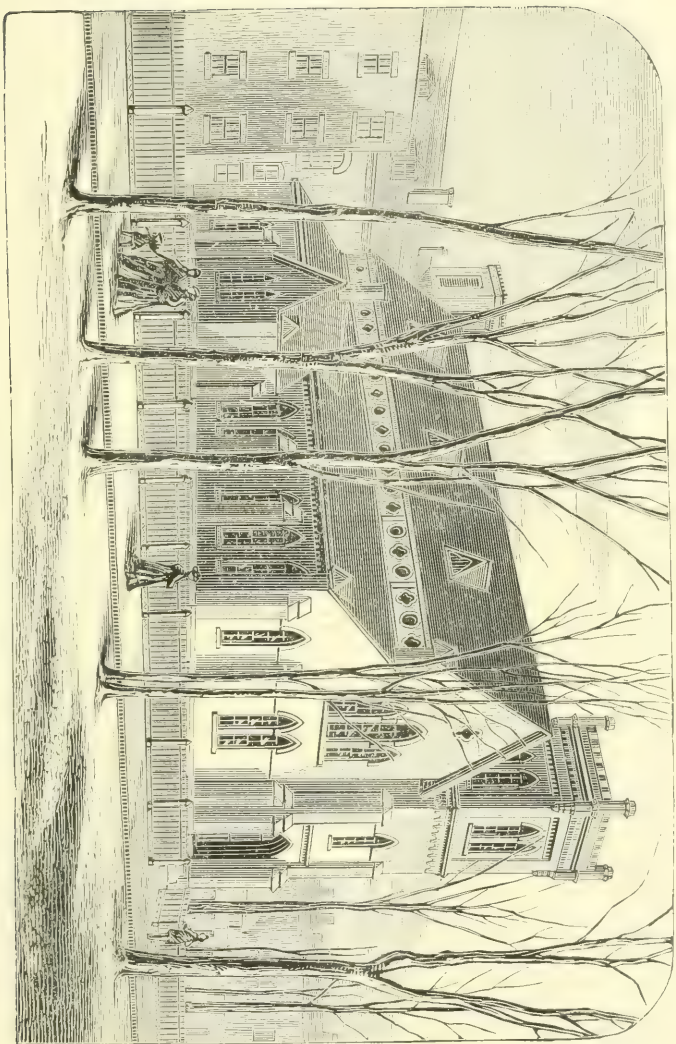
The library was established in 1879, an addition being made to the town hall for its accommodation. The town appropriates money to pay the running expenses. A branch is maintained at North Londonderry.

MANCHESTER.

The Manchester Athenæum was established in 1844 with the design of founding a library, reading room, and museum. The library started with 683 volumes. In 1846 the Amoskeag Manufacturing Company contributed the sum of \$1,000 to be used in the purchase of books, and the Stark Mills made a donation of \$500 for the same purpose. In 1850, \$500 was received from the Manchester Print Works to be used in making additions to the library.

In 1854 the subject of the establishment of a public library was brought to the attention of the city council by Mayor Smyth in his inaugural address, and a committee was appointed to confer with the officers of the Athenæum relative to the transfer of the books of that library to the city. As a result 2,953 books were transferred to the city and were used as a nucleus for the Manchester City Library. In February, 1856, a fire occurred, burning the building in which the library was located and destroying about 5,000 books, while about 600 volumes were saved. The library was reopened July 22, 1856, and has been continued since that date.

The present library building was built by city appropriation, the site being given by the Amoskeag Manufacturing Company. The cost of the building was \$30,000. It was ready for occupancy in September, 1871. An addition was made to the building in 1882 at a cost of \$9,000. In 1872, \$5,000 was left to the library by Dr. Oliver Dean, the income of which is used for the purchase of scientific and technological books. In 1885 \$2,000 was left to the library by Mrs. Mary E. Elliot, and \$2,887 by Mrs. Eliza A. Eaton in 1889. Hon. Moody Currier has given at different times 1,239 volumes of the Bohn Standard



PUBLIC LIBRARY, MANCHESTER.

and Classical libraries, and of the British poets. In July, 1872, Hon. Gardner Brewer, of Boston, gave 683 volumes of the Tauchnitz edition of novels, poems, etc.

As to the present work of the library, a catalogue of fiction is now being printed, the entire library re-catalogued and re-classified, and steps taken to put into operation some systematic work with the public schools.

MILFORD.

The town was incorporated January 11, 1794, and in June, 1796, a library association was formed under the style of "The Milford Social Library Proprietors." At the meeting for organization it was agreed that the price of rights should be \$2.00, the money so collected to be used in the purchase of books. In 1801, the association was incorporated under the name "Social Library Association in Milford." The organization continued until 1832, when the books were sold. The town was then without a library until some ten years later, when one of the school districts appropriated \$265 in three years for the purchase of books. These books were allowed to circulate outside the district upon the payment of a small fee. This library continued nineteen years, when the books were sold at auction.

In 1862 an agricultural library was established. In 1864 an association library was established under the name of "The Ladies' Library Association;" this library was closed upon the establishment of the town library.

In 1868 the town established a free library, appropriating \$500 for the purpose. In the following year the books belonging to the Agricultural library were turned over to the town.

From the date of establishment to 1892 the town made an appropriation of \$500 annually for the support of the library.

In June, 1892, the library was removed to its present quarters in the building erected by the town for library uses. A reading room was added to the attractions of the library and the town appropriation increased to \$1,000.

The books are classified under the Dewey system and numbered by the Cutter author table. A catalogue has recently been issued.

NEW HAMPTON.

The will of the late Stephen Gordon Nash, proved June 4, 1894, bequeaths his library of seven thousand volumes and the sum of \$18,000 for the purpose of establishing and maintaining a public library for the joint use of the town and the New Hampton Literary Institution.

Of the sum mentioned \$10,000 is set apart to purchase a site and build a fire-proof library building, \$2,000 for the purchase of new books, \$1,000 for binding and preparing books for the library, \$2,000 the income to be used in the purchase of books, \$2,000 the income to be expended for magazines, papers, etc., and for care of the building, \$1,000 the income to be used for the purchase of pictures, etc.

The will also provides for the transfer of as many of his pictures and engravings as are needed for the walls of the library building. It is further provided that nine-elevenths of what may remain of his estate after satisfying the other provisions of the will shall be available for library purposes.

NEWINGTON.

The Langdon Library was established through the munificence of Woodbury Langdon of New York. Mr. Langdon is a summer resident of Newington, and his interest in the intellectual welfare of the people of the town was shown by an offer to donate 2,000 volumes on the condition that suitable provision be made for the care of the books.

The offer was accepted by the town and the sum of \$2,500 appropriated for a library building. A brick structure was erected at a cost of \$3,500. As this sum exceeded the town appropriation, Mr. Langdon has secured the perpetual maintenance of the library by placing in the custody of the town the sum of \$1,000 to meet the deficiency, the town guaranteeing to pay annually to the trustees an amount equal to the interest on that sum at six per cent.

The library was dedicated September 20, 1893. The books contributed by Mr. Langdon were carefully selected and form a valuable collection particularly adapted to the needs of the library.



RICHARDS LIBRARY, NEWPORT.

NEWPORT.

The Richards Free Library was founded in 1888, by Hon. Dexter Richards, a native and life-long resident of the town. The building is eligibly located and for its beauty of situation is marked and prominent among the public buildings of the town.

The edifice is of the Queen Anne style of architecture. Its dimensions on the ground are 48 feet front, with a depth of 65 feet. The base is of Sunapee granite and the superstructure of Massachusetts pressed brick, trimmed and ornamented with Connecticut brownstone and terra cotta. The roof is covered with slate from Mouson, Me. Its interior is finished in oak, maple, and birch of New Hampshire growth, ornamented with a variety of other woods from various states in the Union. The front basement rooms are prepared for the reception of antiquarian articles and curiosities of interest and value that may at any time be contributed to the institution.

The two front rooms on either side of the main entrance are 17x25 feet in size, and are designed for ladies' and gentlemen's reading rooms. The main library and reception rooms cover a space 30x53 feet, with alcoves, each one lighted by a window extending from floor to ceiling. The building is lighted throughout by electricity. The books in the library, now numbering about 4,300 volumes, have all been acquired since the building was erected, and the number is rapidly increasing by gift and purchase. No books were received from any other library to aid in its establishment. Valuable collections of antiquarian articles and curiosities have been placed in the rooms designed for the purpose, to which additions are frequently being made.

The library is open to the public three afternoons and four evenings each week, and is free to Newport residents and visitors. The affairs of the library are under the management of a board of seven trustees, the original members having been appointed by the founder of the institution. One member retires from the board each year. Vacancies, whether occasioned by expiration of term of office or otherwise, are filled by the trustees.

The expenses of the library are provided for by the income derived from a fund placed in the hands of the trustees by the founder. The people of Newport are to be congratulated that they have among their number one who has the good of the community so much at heart, and whose generosity has not only furnished them with a thoroughly equipped library, that is at once a credit to the town and the state, but has also made liberal provision for its maintenance.

PELHAM.

The Pelham library has received a bequest of \$100 from the estate of the late Miss Phœbe A. Marsh, also a bequest of \$100 left by Moses Hobbs. Both of the donors were life-long residents of the town.

PETERBOROUGH.

The town of Peterborough seems to have been favored as the abiding place of public-spirited citizens, who early discerned the advantage to be derived from a free library, and proceeded to work out their ideas along practical lines. Foremost among them may be named Rev. Abiel Abbot, D. D. The formal movement for a library supported by the town was made at a town meeting held April 9, 1833. Important as was this step, as relating to the intellectual welfare of the people of the town, it assumes an added importance from the fact that the library so founded may, so far as present records show, be justly claimed as the oldest free town library in the world. The idea seem to have taken a firm hold with the people, resulting in continued and generous support from the date of establishment to the present time.

In 1799 a social library was incorporated, and consisted of about one hundred volumes; it continued in existence until about 1830, when it was sold and scattered.

Soon after, the Peterborough Library Company was organized by Rev. Abiel Abbot, D. D., an annual fee of fifty cents being charged. The library was maintained until 1853, when the books, numbering over 300, were transferred to the Peterborough Ministerial Library, which was incorporated in 1835.



PETERBOROUGH TOWN LIBRARY.

The Phoenix and Union Manufacturing companies also had libraries for the use of their employees. The town library seems to have acquired none of the books belonging to the libraries mentioned until 1860, when the Phoenix library, numbering about 200 volumes, was added to the town collection.

The records of the town meeting held April 9, 1833, show that the following vote was taken :

Voted, That out of the money to be raised the present year from the state treasury on account of the literary fund, so much be added to the literary fund of the town as to make the principal thereof amount to seven hundred and fifty dollars, to remain a permanent fund.

Voted, That the remainder of said fund be appropriated the present year.

Voted, That the portion of the literary fund and the interest thereof to be appropriated the present year be divided among the small districts, and applied to the purchase of books for a town library.

Voted, That a committee of one from each school district be raised to make the division and appropriation mentioned in the foregoing vote.

The library thus formed was supported almost entirely by town appropriation until 1868, when Rev. A. M. Pendleton took the matter actively in hand, and secured \$100 during that year, \$434.74 the year following, and \$914.50 in 1874, these sums being raised mainly by popular subscription.

In 1877, James Smith, of St. Louis, a native of Peterborough, donated the sum of \$3,000 for the uses of the library. The fund has been allowed to accumulate, until it now amounts to about \$9,000. Since 1884 a part of the income has been expended in the purchase of books. A gift of \$100 was received in 1878 from Mrs. Elizabeth Wheeler, of Alameda, Cal.

A written catalogue, dated 1834, shows 499 volumes. The first printed catalogue was issued in 1837, the library then containing 579 books.

The library was first located in a store, the location was changed several times, and it had no permanent home until 1873, when it was removed to rooms fitted up for library uses in the town hall.

In 1885, and for several years thereafter, the question of

providing a safe and suitable building was agitated, but without result, until the year 1891, when Mrs. Nancy Smith Foster, of Chicago, a native of Peterborough, offered to give \$10,000 towards the construction of a building, while William H. Smith, of Alton, Ill., also a native of the town, promised \$5,000 for the same purpose.

The proposition for a building was formally submitted to the town at the annual meeting in March, 1892, and it was voted to comply with the conditions of the gift, and accept the use of the building in accordance therewith.

The library site was given by public-spirited citizens, the location having been changed from Grove street, as at first proposed, to Main street.

A fire-proof building was constructed at a cost of about \$20,000. The building is 67 feet long and 30 feet wide, the interior being conveniently arranged for the purposes of a library and reading room. In the book room provision is made for the reception of 40,000 volumes.

The walls of the library are adorned with portraits of the men most prominently identified with the history of the town. The library was opened in the new building April 22, 1893.

Below will be found extracts from the letter making a formal offer of the library building for the use of the town.

CHICAGO, Feb. 20, 1892.

M. L. MORRISON, Peterborough, N. H.

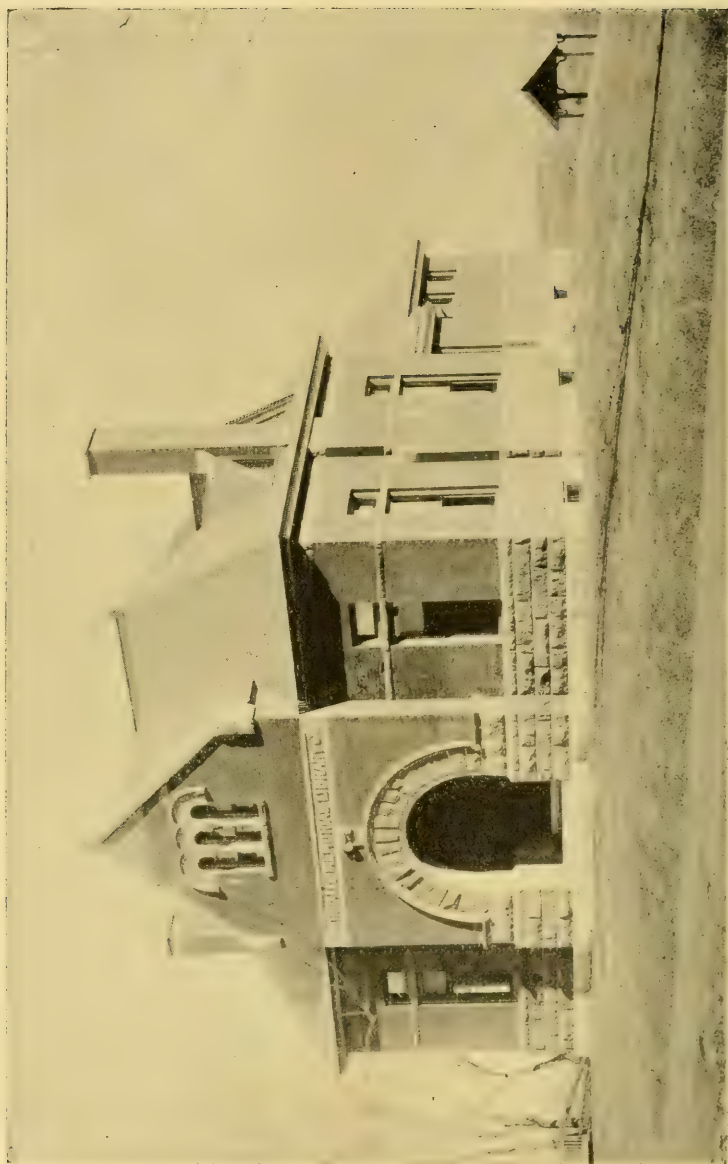
My Dear Sir.—Through the kindness of Mrs. Nancy S. Foster, of Chicago, and Mr. William H. Smith, of Alton, both natives of Peterborough, and of other parties, whose names will hereafter be given, I am enabled to secure for the use of the town of Peterborough a substantial library building, subject to conditions named below.

* * * * *

The library building will be a brick structure about 30 feet wide and 60 feet long, entirely fire-proof, and constructed in the most substantial manner.

* * * * *

The building, with the land on which it stands, shall be conveyed to three trustees, of whom Mr. J. Foster Bass shall be one and you and I shall be the other two, any vacancies in the trust to be filled by the remaining trustees, subject to the condition that at least one of the trustees shall always be a citizen of Peterborough.



INGALLS MEMORIAL LIBRARY, RINDGE.

So long as the conditions named below are fulfilled the trustees shall give the town the free use of this building for the town library, for a public reading room, and for the storage of the town records.

No taxes shall be levied by the town on this property, and if any state, county, or national taxes are levied upon it, the town shall provide for the same.

The town shall appropriate a sufficient sum annually to pay the salary of a librarian, and to maintain and heat the building, and shall keep the library open so as to be accessible to citizens of the town for six hours on each week day, excepting public holidays, and for two hours on every Sunday.

If this arrangement is accepted by the town of Peterborough, I am ready to make immediate arrangements for the construction of the building.

Very truly yours,

GEO. S. MORISON.

RAYMOND.

At the annual town meeting in 1892, the provisions of the library law were accepted, the town received \$100 worth of books from the state and the library was opened December 3, of that year. Three days later a fire occurred, destroying the business portion of the village; the library was burned with no insurance.

At the session of the legislature of 1893 a joint resolution was passed, granting another \$100 worth of books to the town. As a result, another library was started and opened to the public Oct. 16, 1893.

RINDGE.

A substantial library building has been erected during the year, the gift of Hon. Rodney Wallace of Fitchburg, Mass. The structure is built of Trenton pressed brick and Longmeadow sandstone, and the interior is divided into a book room, waiting room, reading room, art room, and a hall in the second story. The book room is finished in western ash and the other rooms in quartered oak. The building was delivered to the town completed and finished in every detail. The appropriateness of the name of the building "Ingalls Memorial Library," can be readily seen from the fact that, on the very spot where the building now stands, Thomas Ingalls, the father of Mr. Wallace's first wife, lived for many years.

In addition to the gift of the building, Mr. Wallace has placed in the hands of the selectmen, \$1,000, "the same to be safely invested and the income to be used in caring for the building and land under the direction of the trustees," and also the sum of \$500, to be used at once for the purchase of books.

The only conditions made by the donor were "that the sum of \$500 be raised and expended within one year after the completion of the building for the purchase of books, and also that the sum of \$1,000 be raised to be kept as a permanent fund, the income of which to be used annually for the purchase of books or for the care of the library, as the trustees each year may deem best," and "upon the express condition that the building shall be used as and for a free public library and reading rooms, for works of art, and for educational work connected therewith, and for no other purposes."

This proposition was unanimously accepted and the town has appropriated the sum stipulated.

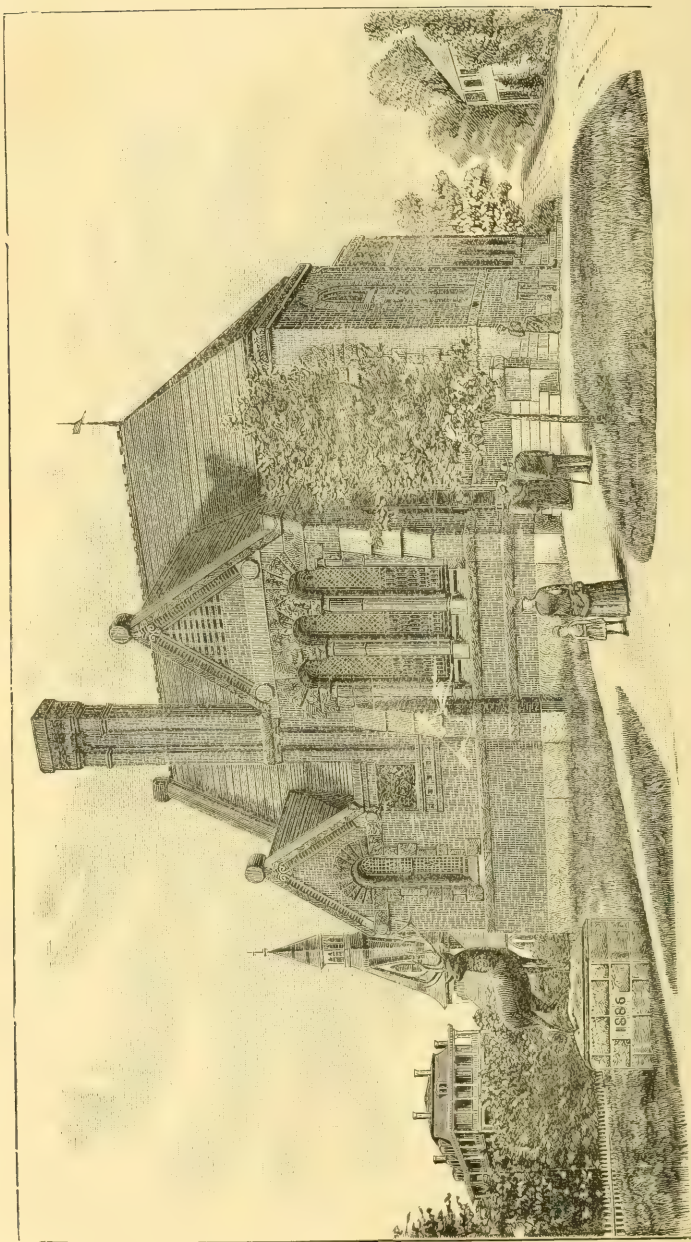
Besides the amounts named above for the equipment and maintenance of the library, the town has received a gift of \$500 from Mrs. Nancy J. Bigelow, a daughter of the late Marshall P. Wilder, the income to be expended for the library at the direction of the trustees.

ROCHESTER.

The Rochester library was established in 1893. The agitation for a library was started by the Grange, and soon resulted in favorable action by the city council. The books belonging to the social library were generously turned over to the city, and the success of the library at once assured.

The social library was established in 1792, and at the time of the transfer contained about 2,500 volumes. The circulation of the library for the first six months amounted to 12,182 volumes, viz. :

General works, 1.	Philosophy, 34.	Religion, 81.
Sociology, 68.	Philology, 7.	Natural science, 119.
Useful arts, 118.	Fine arts, 93.	Literature, 240.
History, 1,475.	Biography, 351.	Periodicals, 82.
Juvenile fiction, 2,823.	Adult fiction, 6,689.	



TILTON LIBRARY.

Distributing agencies are maintained at Gonic and East Rochester, the latter being kept in connection with the East Rochester library. The East Rochester Reading Room association maintains a free library and reading room. The reading room is open every afternoon and evening, and \$150 is paid out annually for subscriptions to periodicals. The work of the association is carried on by voluntary contributions, aided by a city appropriation of \$150 annually.

SALEM.

The good wishes and kindly interest of Charles H. Tenney, of New York, in the welfare of the people of his native town, have taken practical form in the shape of a donation of \$500 for the benefit of the Salem public library. The sum of \$100 has recently been received from Levi Woodbury, of Washington, D. C., in aid of the library in his native town. The success of the library is thus assured.

SOUTH HAMPTON.

The library has been favored with a gift of about 175 volumes from Miss Carrie A. F. Holmes, of Boston. Other donations have been received from various parties, so that the library now contains 605 volumes.

SOUTH NEWMARKET.

The South Newmarket library now contains 998 volumes, of which number 408 volumes were received from the South Newmarket Book club, 456 volumes by bequest from the library of the late Hon. John W. Brodhead, 100 volumes from the state, and 34 books from various parties.

TILTON—NORTHFIELD.

The Hall Memorial library building was erected in 1886, by Mrs. John Cummings, of Woburn, Mass., in memory of her first husband, Adino Brackett Hall, M. D., who was a native of Northfield.

The building was given for the use of the towns of Tilton and

Northfield, and is located on the Northfield side of the river which forms the boundary between the two towns. It is built of brick with sandstone trimmings, and contains reading room, reference room, stack room, and librarian's room.

In May, 1887, the Tilton and Northfield Library association was formed with the purpose of procuring books for a library, and providing for its continued maintenance. The sum of \$1,500 was given by citizens of the two towns, to be used in the purchase of books, and several hundred volumes were contributed so that the library was opened with 2,400 volumes. The building and library were dedicated Oct. 16, 1887.

The two towns appropriate \$250 each, annually, for the support of the library, and its affairs are managed by the officers of the library association. It is supported under a special act of the legislature. Upon the acceptance of the provisions of the library law in 1892, each town elected a board of three library trustees.

WALPOLE.

The Walpole library was established by vote of the town in March, 1854. The Walpole Library association, which was incorporated in 1823, offered to turn over its books, amounting to 500 volumes, to the town, upon the condition that the town would appropriate \$200 in two years for the purchase of books. The town voted to comply with the conditions, and the books of the association library were made available for the town library. The library was supported by an annual appropriation of \$100 for books, with the exception of a few years during the War of the Rebellion, until 1891, the current expenses during that time being paid by the town.

In 1891, Hudson E. Bridge, of St. Louis, a summer resident of Walpole, erected a library building as a memorial to his father, Hudson E. Bridge, and presented it to the town. At the annual meeting in March, 1892, the town accepted the gift, and voted to keep the building in repair and to appropriate not less than \$250 annually forever for the maintenance of the library and purchase of books, and further agreed to replace the building, if destroyed, by one equally good.



PILLSBURY FREE LIBRARY, WARNER.

The library is thus placed on a permanent basis, the annual appropriation since moving into the new building being about \$350. A reading room is maintained in connection with the library.

WARNER.

The Pillsbury Free library was founded in 1891 by Hon. George A. Pillsbury and family. Mr. Pillsbury was formerly a citizen of the town, but now resides in Minneapolis, Minn. The site for the building was given by Hon. N. G. Ordway, a resident of the town.

The building is in the Romanesque Gothic style of architecture. It is built of red pressed brick and granite, with a slate roof and copper trimmings. The construction is fire-proof. The interior finish is oak. In the basement a room is fitted up for the reception of antiquarian articles. In the upper story are the stack room, the delivery room, and the reading room.

More than 4,000 volumes were contributed by Mr. Pillsbury and family in the establishment of the library.

WARREN.

The Warren library was aided in establishment by 373 volumes given by the Ladies' Library association. Several magazines are taken including the Century, Harper's, St. Nicholas, and Cosmopolitan. These magazines are bound at the end of the year and placed in the library.

WASHINGTON.

The Shedd Free library was founded by Miss Sarah Shedd, a native of Washington who bequeathed the sum of \$2,500 to the town to establish a public library. The will is dated March 15, 1867, and the town voted to accept the bequest November 23, of the same year. The library was opened to the public October 30, 1869, in an upper room of a building owned by S. W. Hurd, and then contained 292 volumes. As the library increased in size, it required more commodious quarters and was moved to a larger building owned by A. T. Wright.

In 1881 L. T. Jefts, a native of the town, and living in Hudson, Mass., offered to erect a library building, and the proposition was gratefully accepted. The building is of brick and stone, constructed in the Queen Anne style of architecture, and was dedicated December 21, 1881.

Fine oil paintings of some of the older inhabitants of the town form an interesting feature of the institution. These include life size portraits of Miss Shedd and Mr. Jefts. The library is thoroughly appreciated and well patronized. The interest of the fund, amounting to \$100 annually, is expended in the purchase of books and magazines, the current expenses being defrayed by the town.

WHITEFIELD.

The Whitefield library was aided in establishment by the books from a circulating library amounting to about 1,000 volumes. Great energy has been shown by the trustees in forwarding the library interests of the town and the advantages offered by the library are highly appreciated, as shown by the remarkable annual circulation of 12,239 books with a library containing 1,460 volumes.

At the last annual meeting an appropriation of \$100 was made for the purchase of books, the running expenses to be paid by the town and in addition, a conditional appropriation made for books to an amount equal to any sum raised by subscription.

WILTON.

During the years 1871-2, Rev. A. M. Pendleton, assisted by others, collected funds to the amount of \$2,059, to be used for the advancement of library interests. In March, 1872, the town voted to appropriate annually the sum of \$500 for the increase and maintenance of the library. About 2,000 volumes were collected and a catalogue printed. In 1874 a fire occurred causing a loss of more than \$400. From the date of the fire to 1877 the library was not aided by the town, and during that period an annual fee of one dollar was charged for the use of books. In 1877 the town appropriated \$300 and the library

was again made free. Another fire occurred January 20, 1881, which entirely destroyed the library with the exception of a few volumes that happened to be outside the building. The destruction of the library was more complete from the fact that the books had been called in for the annual examination. The value of the property destroyed exceeded \$4,000. There was no insurance.

The founder placed the remainder of the funds in the hands of five trustees appointed by himself, the board to be self-perpetuating. No efforts were made to re-establish the library until 1890 when George A. Newell, of Boston, a native and summer resident of the town, donated 1,000 volumes. A gift of \$250 was received from Mrs. Francis Green of Lowell. The Ladies' Reading club contributed 300 books.

The library was re-opened April 23, 1890, with 1,636 volumes, and is maintained by an annual town appropriation of \$300, together with an income from a fund of \$2,000 held by the trustees.

Fifteen periodicals are taken which are circulated the same as the books, after they have remained on the table for a short time. A catalogue is nearly ready for publication.

WOODSTOCK.

The Woodstock library was aided in establishment by the gift of \$100 worth of books from the late Hon. John J. Bell.

SUGGESTIONS AS TO LIBRARY METHODS.

CLASSIFICATION.

For small libraries we would again recommend a simple classification, indicating each class by a letter, with the exception that no class letter be used for fiction, the absence of letter indicates the class in that case.

The exact form of classification must necessarily be a matter of opinion. We would suggest the following :

- A. Fine arts.
- B. Biography.
- D. Drama and poetry.
- Fiction.
- F. Juvenile fiction.
- H. History.
- L. Literature.
- M. Miscellaneous.
- N. Natural science.
- P. Periodicals.
- R. Religion and philosophy.
- Ref. Reference.
- S. Sociology.
- T. Travels and researches.
- U. Useful arts.

In considering the question of classification for a large library, no system can be said to be entirely satisfactory ; but as the Dewey system has come into most general use, no mistake would be made in adopting it with a few slight modifications.

NUMBERING BOOKS.

As suggested in our previous report, the simplest possible form of numbering would be to number the books consecutively as they are added to the library, using the accession number so given in the charging system. Such a system would be suitable for a very small library. For a larger library it would be well to give each book a class number and then the call number would consist of a combination of class letter and number of book in the class, the call number being used in charging books instead of the accession number.

It is suggested that fiction and juvenile fiction be numbered and arranged by authors instead of the books being numbered consecutively in the class as they are added to the library. To arrange by authors it would be necessary to give each author a number, for instance:—Nathaniel Hawthorne might be designated by 1 H; W. D. Howells by 2 H. Then the first book by Hawthorne would be numbered 1 H, and succeeding books 1 H 1, 1 H 2, 1 H 3, etc. The books by Howells would be numbered 2 H, 2 H 1, 2 H 2, etc.

The foregoing illustrates the numbering for fiction. As this class requires no class letter, the numbers as given are the call numbers. In the case of juvenile fiction, books by the first author under H would be numbered F H, F H 1, F H 2, etc.; the second author under that letter would be given numbers as follows: F 1 H, F 1 H 1, F 1 H 2, etc.

Periodicals may be similarly numbered in sets, the initial letter of name of magazine being used. Then if periodicals are given the class letter "P," Harper's Magazine would be numbered P H 1, P H 2, P H 3, etc., the figures at the right indicating the volume number.

BORROWER'S CARD.

The date of loan and return of books is usually stamped on the card, but with the use of the pocket system there is a question as to whether any advantage is gained by putting the date on the card as the date of loan is stamped on the pocket.

It is certainly desirable that a numbered card be used by the

borrower and if it is not considered necessary to make date entries on the card, then it might be used as a call card, the borrower writing down the numbers of books wanted and cancelling those taken.

With such a use of the card, the librarian's work is lessened without affecting the efficiency of the charging system.

CHARGING SYSTEM.

The card pocket system, with a permanent charging slip, has certain advantages over the temporary slip system described in our previous report. The following brief description supposes the use of the borrower's card as a call card.

A pocket ruled for date entries should be attached to the inside of back cover of book, and a ruled slip, having call number written at the top, placed in the pocket. When the book is drawn out, the number of borrower's card is written on charging slip and date stamped on pocket and on slip, the slip filed in the charging case, and card placed in pocket. When a book is returned, the slip is taken from the case and placed in the pocket. It is not necessary to return the slip to the pocket at the time the book is brought in, but the books may be laid aside and discharged at convenience.

The exact circulation of any book may be determined by a glance at the dates on the pocket. The date representing the time limit is sometimes used instead of date of loan, as being more convenient for computing fines. When the spaces for dates on a pocket have been filled, a ruled slip is attached for additional dates.

MAPLEWOOD PUBLIC LIBRARY,

MAPLEWOOD, N. H.

HOURS.

Wednesdays from 2 to 5 p. m. Saturdays from
2 to 5 and 7 to 9 p. m.

REGULATIONS.

This card must invariably be presented when books are called for or returned, as no books will be delivered or cancelled without it.

The owner of this card is responsible for its use, and is entitled to one volume only at a time.

This card is not transferable, except by consent of the Librarian; and if lost, immediate notice must be given.

When not in use, this card shall be left with the Librarian, and must be surrendered when the holder ceases to be a resident.

Books must not be kept out more than three weeks, under penalty of two cents per day for the additional time.

Books simply left at the room will not be considered as returned.

The detection of any person in marking, or otherwise defacing any book or catalogue belonging to the Library, will be followed by immediate forfeiture of all privileges in the Library. Such injury to any book or property of the Library is punishable by a fine and imprisonment, and the Trustees will prosecute for all offences.

BORROWER'S CARD.

Name..... No.....

Residence.....

P. O..... Occupation.....

I, a resident of Maplewood, hereby apply for the right to use the Maplewood Public Library, promise to obey its rules, and to give immediate notice at the Library of any change of residence.

[SIGN NAME]

Date.....

Guaranteed by.....

Known to.....

REGISTRATION BLANK.

NOT GOOD AFTER

MAPLEWOOD PUBLIC LIBRARY,

MAPLEWOOD, N. H.

RULES AND REGULATIONS.

No book or other property belonging to the Library shall be taken from the rooms without the consent of the Librarian.

Any person entitled to library privileges who shall take any book from the rooms without allowing the usual record to be made of the loan of such book, shall be fined one dollar.

No person shall loan any book belonging to the Library to anyone outside of his own household, under penalty of forfeiture of library card.

Books must not be kept out more than three weeks, under penalty of two cents per day for the additional time; and if not returned at the end of five weeks, the person holding them shall pay all expenses incurred in sending for the same.

Borrowers owing a fine shall forfeit all privileges of the Library until such fine is paid.

All injury to books, beyond reasonable wear, and all losses shall be made good to the satisfaction of the Librarian; and when any book of a set is injured or lost, the responsibility shall extend to the whole set.

Accession No......

Class..... *No.*.....

Gift of.....

SLIP FOR INSIDE OF FRONT COVER OF BOOK.

MAPLEWOOD PUBLIC LIBRARY,

Call No.

Date of accession,

*Borrowers finding this book mutilated or unwarrantably defaced, are expected to report it.

CARD POCKET.

It is not our purpose to discuss the merits of the two-book system, as the question of its practicability must necessarily be determined by local conditions. If a library be well supplied with books it might be desirable to inaugurate the system, while with a small collection such an arrangement would be impracticable. Certainly it is desirable that the circulation of books, other than fiction, be encouraged by all reasonable means, and as the system in question leads in that direction it would seem worthy of consideration in the larger libraries of the state.

COVERING BOOKS.

Modern practice seems to be entirely in the direction of using the books without a paper cover, except in the case of bindings that will easily soil, or if a cover gets worn and ragged, in which case a slate colored paper is generally used.

ACCESS TO SHELVES.

There is hardly a question as to the desirability of allowing patrons to consult the shelves freely. It is a fact, however, that many libraries are not in a position to grant the privilege. Possibly in a larger number the element of prejudice comes in to keep the work in the old rut, regardless of the wishes of the public. We would recommend that access to shelves be allowed wherever practicable, but would suggest that the decision of the question must necessarily be governed by local conditions.

CATALOGUES.

There is no doubt as to the desirability of having a card catalogue and also a printed one for every library where the available funds will admit of the necessary expenditure. Indeed, in a large library, both are indispensable for reasonably efficient work.

Every library should at least have a printed author list of books, and if nothing better is practicable, we would repeat our suggestion made in a former report, that a list of the books be printed in the town report. In that case, extra copies of the list could be printed and bound separately at a very slight expense.

BOUND PERIODICALS.

In many libraries the great value of bound periodicals as library books is overlooked. No money can be better invested than in the payment of subscriptions to the leading magazines, these to be bound as a volume is completed, and placed on the shelves of the library.

ASSOCIATION LIBRARIES.

The establishment of association libraries formed a most important step in library progress in our state, and served to foster the ideas which have worked out the town library system. In many of the towns where libraries have recently been established, association libraries were in existence, and the owners of these have in many instances generously contributed their books to the general collection. In other cases there has been a hesitancy to take the step, probably from the fear that the town library would not be properly maintained. With the enactment of a law providing for continuous support of town libraries, it is probable that the books belonging to such association libraries would in nearly every case be turned over to the town. In some cases the existence of an association library has actually retarded the movement for a town library, either through the active opposition of its members or from their utter indifference to the needs of the general public, so long as their individual wants were met in the way of library privilege.

In a few instances attempts have been made to hamper the transfer of books with conditions as to the future control of the town library. It has been the policy of our board to discourage such arrangements on the ground that the only true town library is one owned and controlled by the town. If the owners of the association libraries, wishing to make conditions for the transfer of their books, would turn their attention in the direction of securing continued support by town appropriation for the library receiving such books, instead of a proposal to encumber the transfer with conditions as to future control, then the work would be turned to good account.

LIBRARIES AND SCHOOLS.

Enough has already been said regarding the usefulness of the library as supplementary to school work. In the case of a library having only a small annual appropriation for its support, very little can be done beyond awakening the interest of teachers and pupils in a general way to the benefits to be derived from its use. No systematic line of work can be carried out on account of the extra expense necessarily involved by the purchase of duplicate copies of books especially adapted to the purpose. An occasional conference between the librarian and the teachers might result in a plan of work that would tend not only to awaken an interest among the pupils, but that would influence them to follow an instructive line of reading. Good might be accomplished if the librarian could visit the schools and tell the children what a wonderful store-house of knowledge the library contained.

While the foregoing suggestions apply to larger libraries as well, it is possible to greatly extend the work if sufficient funds are available for the purchase of duplicate copies of the more desirable books.

It is probable that the most practical method allows the teacher to draw a number of volumes and give out the books so drawn to the scholars, the teacher being responsible for their safe return. By this method the selection of books is controlled to a considerable extent, and the teacher is enabled to place in the hands of the pupils a line of supplementary reading, well calculated to aid them in their studies.

Whatever the local conditions may be, it is plainly evident that the success of the work must depend upon the adaptability of the librarian and a willingness on the part of the teachers to co-operate with the librarian in carrying out a practical line of work.

DISTRIBUTING AGENCIES.

By the plan recommended by our board for the establishment of agencies, the extra expense involved is very slight, and where there are separate villages in a town the efficiency of the

library would be greatly increased if a small collection of books could be made easy of access to the people of each village.

The essential features of the plan require that the number of volumes assigned to an agency shall be determined by the trustees, and that the work of the agency shall be under the management and control of the librarian of the central library.

It is also suggested that a rule be made requiring that a certain number of the books at an agency be returned to the central library each month and exchanged for others. In that way a fresh supply of books will be always at hand and would meet the requirements of the section, even though the number of volumes assigned to the agency be small. The practical working of the system may be seen at the library in Rochester, where two agencies are maintained, 200 books being assigned to each agency, with a requirement that at least 50 volumes be exchanged each month.

THE LIBRARY MOVEMENT.

At a recent session of the Vermont legislature, a library law was enacted similar in its provisions to that in force in our own state. Each of the New England states now extends aid in the establishment of libraries, and two of the number, Maine and Rhode Island, also grant annual aid under certain conditions.

The work of the Massachusetts commission has been rewarded with flattering results. In Connecticut the law has been in force for only a short time, but a number of towns have voted to establish libraries under its provisions.

The movement for state aid seems to have taken on a general character and readily finds the favor and support which the merits of the case so richly deserve.

THE GRANGE.

The influence of the Grange has been a very potent factor in awakening the people to the need of maintaining a public library.

Our experience in agitating the question leads to the conclusion that while the farmer is inclined to be conservative, generally speaking, yet the very conservatism that hesitates to indorse every scheme finding a place before the public, serves to

make him one of the staunchest friends of a cause having the real merit embodied in the library movement.

Libraries have been established in many of the farming towns of the state as a direct result of Grange influence, and it is a logical conclusion that the same influence will be exerted to insure continued support.

LEGISLATION.

The problem of the establishment of town libraries seems to be well on the way towards solution. We are now confronted with the more important question of proper maintenance. A spasmodic interest may secure the establishment of a town library and so accomplish a certain amount of good, but its steady maintenance through the years that are to follow will make the work count for something.

Instances may be readily recalled where library systems have been built up only to fall into decay as soon as the temporary interest lagged, and although the conditions may today be more favorable to a continued and successful prosecution of the work, yet there is no reason to suppose that the library interests of our state are to be exempt from the dangers fostered by indifference and neglect on the part of those who have the power to act.

If the deprivation of library privileges concerned the voter alone, then there might be a question as to whether the state should further assist in carrying on the work; but when it is remembered that there are many boys and girls in every town who are reaching out for the benefits to be obtained through the public library, then the question becomes one of method rather than of advisability.

We would recommend the enactment of such additional legislation as may be necessary to insure the permanence of every town library within the limits of the state by a law providing for a stated annual assessment for the support of the same. It is suggested that the compulsory annual assessment might also be extended to towns not already provided with a library, and the money allowed to accumulate awaiting the establishment of a town library.

We would further recommend that a uniform system be pre-

scribed by law for the election of library trustees and that their duties be clearly defined. It is suggested that an advantage would be gained to the libraries of the state if the commission were authorized to issue bulletins, at least twice during each year, giving a statement of library progress and suggestions as to the best methods of work.

The model library law will only become an accomplished fact when it shall be made obligatory upon the people of every town to maintain a public library. The people of New Hampshire point with pride to the library in Peterborough as the oldest free town library in the country and perhaps in the world; again, our state may justly claim the first legislative enactment authorizing the establishment of town libraries. Another step remains to be taken, requiring the maintenance of a library in every town. The rapid advancement of the library movement leads to the conclusion that it is not so much a question of whether such a law shall be enacted as when it shall be enacted. Is New Hampshire to lead today or follow tomorrow? It is our belief that a little judicious legislation would very materially advance the library interests of the state, and to that end we wish to earnestly press upon your attention the foregoing recommendations.

CONCLUSION.

It is apparent that the library movement has advanced very materially since the date of our previous report. It remains to be seen whether such steps shall be taken in the future as shall insure a continuance of the work along practical lines, and result in extending and perfecting a library system that shall be at once a credit to the state and a powerful factor in advancing the educational interests of the people.

Respectfully submitted,

EDWARD H. GILMAN,
JOSIAH H. WHITTIER,
GEORGE T. CRUFT,
HOSEA W. PARKER,
ARTHUR R. KIMBALL (*ex officio*,)

Board of Library Commissioners.



APPENDIX.



APPENDIX.

[PUBLIC STATUTES OF NEW HAMPSHIRE, 1891, CHAPTER 8,
SECTIONS 21-26.]

FREE PUBLIC LIBRARIES.

SECTION 21. The governor, with the advice and consent of the council, shall appoint four persons, residents of the state, who, together with the state librarian, shall constitute a board of library commissioners. The governor shall designate the chairman thereof. Two members of the board shall be appointed for the term of four years and two for two years, and thereafter the term of office of the commissioners shall be two years. All vacancies on the board shall be filled by the governor, with the consent of the council.

SEC. 22. The librarian or trustees of any free public library may ask the board for advice in regard to the selection of books, cataloguing of books, and any other matters pertaining to the maintenance or administration of the library; and the board shall give such advice in regard to the matters as it shall find practicable. The board shall make a report of its doings to the legislature biennially, which shall be printed in the report of the state librarian.

SEC. 23. The board is hereby authorized and directed to expend, upon the application of any town having no free public library owned and controlled by the town, a sum not exceeding one hundred dollars for books for such town entitled to the benefits of these provisions, such books to be used by the town for the purpose of establishing a free public library; and the commissioners shall select and purchase all books to be so provided.

SEC. 24. No town shall be entitled to the benefits of these provisions relative to free public libraries, until such town has

accepted the provisions at a regularly called town meeting, and until the town shall have provided in a satisfactory manner to the board of commissioners for the care, custody, and distribution of the books furnished in accordance therewith.

SEC. 25. Any town accepting the provisions aforesaid shall annually appropriate for the use and maintenance of its free public library, a sum not less than fifty dollars if its last assessed valuation was one million dollars or upward, or a sum not less than twenty-five dollars if the valuation was less than one million and not less than two hundred and fifty thousand dollars, or a sum not less than fifteen dollars if the valuation was less than two hundred and fifty thousand dollars.

SEC. 26. * The board of library commissioners shall receive no compensation, but shall be allowed such reasonable sum for clerical assistance and other necessary expenses, in the discharge of its duties, as the governor and council shall determine, not exceeding five hundred dollars in any one year; and all sums expended under the provisions of this act shall be paid from the state treasury after the bills therefor have been approved by the board and by the governor and council.

* Section 26 printed as amended by the legislature of 1893.

LAWS OF 1891, CHAPTER 14.

AN ACT IN AID OF THE PUBLIC LIBRARIES OF THIS STATE.

Be it enacted by the Senate and House of Representatives in General Court convened.

SECTION 1. The secretary of state shall procure and furnish to each public library in this state and the Soldiers' Home one copy of each history of New Hampshire organizations in the War of the Rebellion which is not out of print, and has been or may hereafter be published in accordance with the provisions of existing laws.

SEC. 2. This act shall be in aid only of such libraries as are regularly open for the use of the public in the towns and cities where they may be located, and which are duly designated as public libraries entitled to receive state publications by the governor and council, in accordance with existing laws, on the first day of February next following the publication of such history.

SEC. 3. This act shall take effect upon its passage.

[Approved March 12, 1891.]

REPORT

OF THE

STATE TREASURER

OF THE

STATE OF NEW HAMPSHIRE

FOR THE YEAR ENDING

MAY 31, 1894.

VOLUME I. . . PART V.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

PRINTED BY
REPUBLICAN PRESS ASSOCIATION,
CONCORD, N. H.

REPORT.

OFFICE OF STATE TREASURER,
CONCORD, June 1, 1894.

To the Honorable Senate and House of Representatives:

GENTLEMEN: I have the honor to submit the following report, exhibiting the transactions of this department for the fiscal year ending May 31, 1894.

ABSTRACT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash on hand June 1, 1893	\$107,373.03	
Total receipts during the		
year	2,030,905.50	
	<hr/>	\$2,138,278.53

DISBURSEMENTS.

Total disbursements during		
the year	\$1,879,251.09	
Cash on hand June 1, 1894	259,027.44	
	<hr/>	\$2,138,278.53

DEBT.

Liabilities June 1, 1893	. \$2,600,861.77	
Assets June 1, 1893	. 469,099.17	
	<hr/>	
Net indebtedness June 1, 1893	. \$2,131,762.60	
<i>Amount carried forward</i>	. \$2,131,762.60	

<i>Amount brought forward</i> . . .	\$2,131,762.60
Liabilities June 1, 1894 .	\$2,654,715.53
Assets June 1, 1894 . . .	618,173.30
Net indebtedness June 1, 1894 . .	2,036,542.23
Reduction of debt during the year . .	\$95,220.37

REVENUE AND EXPENSES.

The following statement exhibits the sources of the revenue and the nature of the expenses for the year 1893-'94:

REVENUE.

State tax	\$500,000.00
Railroad tax	136,087.52
Insurance tax	19,330.51
Interest on deposits	3,430.60
License fees (peddlers)	1,550.00
License fees (fertilizers)	900.00
Telegraph tax	2,931.00
Telephone tax	2,199.00
Charter fees	50.00
Fees (insurance department)	6,221.00
Escheated estates	2,598.03
Board of registration dentistry (fees)	77.00
Benjamin Thompson estate, in- come for year ending January 30, 1894, net	15,272.52
Sales public property (janitor)	5.50
Direct tax, balance refunded by United States	3,754.65
Premium on bonds	7,621.00
License fees, foreign building and loan associations	50.00
Total revenue	\$702,078.33

EXPENSES.

Ordinary expenses	\$247,822.21
Extraordinary expenses	206,954.23
Interest	152,081.52
	<hr/>
Total expenses	\$606,857.96
	<hr/>
Excess of revenue over expenses *	\$95,220.37

For convenience, expenses are divided into two classes, ordinary and extraordinary. Ordinary expenses include salaries and expenses whose payment is authorized by general laws, and which are of annual or biennial occurrence. During the past year they have been as follows, viz. :

ORDINARY EXPENSES.

Salaries	\$67,218.99
Honorable council	2,976.62
State printing	29,753.83
Auditing printer's accounts	325.30
Increase state library	3,163.10
Trustees of normal school (expenses)	121.79
Clerks of supreme court	872.00
Support of indigent insane	6,000.00
Support of convict insane	4,141.03
Commissioners of lunacy	14,718.08
N. H. National guard	30,000.00
Bounty on wild animals, etc.	2,755.50
Fish commissioners	6,808.91
State house	4,088.76

<i>Amount carried forward</i>	<i>\$172,943.91</i>
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* Corresponding with reduction of debt, page 394.

<i>Amount brought forward</i> . . .	\$172,943.91
Clerical expenses, treasury . . .	1,000.00
Industrial school . . .	6,000.00
Board of agriculture . . .	2,073.93
Board of equalization . . .	391.81
Independent militia . . .	475.83
Auditing treasurer's accounts . . .	200.00
Board of health . . .	714.87
Bank commissioners . . .	7,737.62
Clerk, adjutant-general's department . . .	500.00
Clerk, superintendent public instruction . . .	500.00
Clerk, board of health . . .	500.00
Clerk, insurance department . . .	1,000.00
Clerk, bank commissioners . . .	750.00
Deaf and dumb (education of) . . .	2,919.96
Blind (education of) . . .	2,710.84
Idiotic and feeble-minded youth . . .	1,200.00
Normal school . . .	10,000.00
Agricultural college . . .	3,000.00
Compiling financial statistics . . .	200.00
N. H. Historical Society . . .	500.00
Abstracts military records . . .	20.63
Contagious diseases (cattle) . . .	5,649.34
Asylum library . . .	100.00
Governor's contingent fund . . .	346.65
Publishing laws . . .	4,029.60
Commissioner of immigration . . .	6,215.21
Insurance commissioner's office . . .	585.50
Commissioners of pharmacy . . .	502.63
Granite State Dairymen's association . . .	500.00
Free public libraries . . .	4,300.00
Library commissioners . . .	452.03
<i>Amount carried forward</i> . . .	\$238,020.36

<i>Amount brought forward</i>	.	.	.	\$238,020.36
Trustees state library expenses	.	.	.	74.14
Board of registration dentistry	.	.	.	77.00
War album	.	.	.	33.70
Benj. Thompson state trust fund *	.	.	.	3,000.00
Australian ballot	.	.	.	36.09
Forestry commission	.	.	.	329.51
Labor bureau	.	.	.	1,164.32
Incidentals	.	.	.	5,087.09
Total ordinary expenses	.	.	.	<u>\$247,822.21</u>

Extraordinary expenses are those which are authorized by special acts of the legislature. For the past year they have been as follows, viz. :

EXTRAORDINARY EXPENSES.

Abatement of state tax, 1893	.	.	.	\$101.20	
Removal agricultural college	.	.	.	50,000.00	L
Prisoners' Aid association	.	.	.	19.00	
White Mountain roads	.	.	.	6,995.38	
State prison (balance current expenses)	.	.	.	1,526.33	
State prison (repairs)	.	.	.	3,082.62	
N. H. asylum (special appropriation)	.	.	.	8,569.41	✓
Indexing records (secretary)	.	.	.	1,100.00	
Prison library	.	.	.	229.55	
Historian	.	.	.	2,914.25	
State-house (special appropriation)	.	.	.	926.56	
Sunapee lake (lights and buoys)	.	.	.	146.66	
<i>Amount carried forward</i>	.	.	.	<u>\$75,610.96</u>	

* Credited to fund.

<i>Amount brought forward</i>	.	.	.	\$75,610.96
Publication military records	.	.	.	607.15
Boundary survey (Mass.)	.	.	.	136.31
Chicago exposition	.	.	.	32,748.47 ✓
Meredith hatching-house	.	.	.	999.74
Manchester hatching-house	.	.	.	996.48
Sunapee hatching-house	.	.	.	498.72
Soldiers' Home (net expenses)	.	.	.	7,426.03 ✓
Legislative resolves	.	.	.	37.60
Lighting Weirs channel	.	.	.	143.06
Webster and Stark statues (Washington)	.	.	.	2,121.80
Game detectives	.	.	.	90.00
Industrial school (special appropriation)	.	.	.	5,000.00
State library building	.	.	.	64,550.52 ✓
Dartmouth college (special appropriation)	.	.	.	7,500.00
Dedication Hale statue	.	.	.	1,050.00
Dedication Thornton monument	.	.	.	654.75
Regimental histories	.	.	.	3,610.00
Printing bonds	.	.	.	358.80
Appraisal unincorporated lands	.	.	.	1,842.46
Steamboat inspector	.	.	.	971.38
Total extraordinary expenses				<u>\$206,954.23</u>

INTEREST.

There have been paid on account of interest the past year, or credited to the several trust funds, the following amounts, viz. :

Surplus revenue	.	.	.	\$60.57
Fisk legacy	.	.	.	1,582.70
Kimball legacy	.	.	.	405.21
Agricultural college fund	.	.	.	4,800.00
Teachers' institute fund	.	.	.	3,390.17

<i>Amount carried forward</i>		<u>\$10,238.65</u>
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<i>Amount brought forward</i>	\$10,238.65	
Coupons on bonds and interest		
on registered bonds . . .	122,359.00	
Interest on state notes . . .	2,604.22	
Benj. Thompson trust fund . .	16,370.07	
Benj. Thompson state trust		
fund	509.58	
	<hr/>	\$152,081.52

The following have been received. viz. :

Interest on deposits . . .	\$3,430.60	
Income Benj. Thompson estate		
one year to Jan. 30, 1894 (net)	15,272.52	
	<hr/>	
Total interest receipts		18,703.12
		<hr/>
Net interest		\$133,378.40

PRINCIPAL OF STATE DEBT.

There have been paid during the year state		
bonds amounting to	\$176,900.00	
State notes (temporary loan)	150,000.00	
	<hr/>	
		\$326,900.00

TRUST FUNDS.

Trust funds are now as follows, viz. :

Fisk legacy	\$26,378.43	
Kimball legacy	6,753.49	
Surplus revenue	1,009.44	
Teachers' institute fund	57,193.08	
Interest on surplus revenue . . .	2,257.57	
Agricultural college fund	80,000.00	
	<hr/>	
<i>Amount carried forward</i> . . .		\$173,592.01

<i>Amount brought forward</i>	.	.	.	\$173,592.01
Unclaimed savings-bank deposits	.	.		1,602.30
Benjamin Thompson trust fund	.	.		425,621.82
Benjamin Thompson state trust fund	.	.		13,248.97
				<hr/>
Total trust funds	.	.	.	\$614,065.10

LITERARY FUND.

Receipts.

Balance June 1, 1893	.	.	\$248.98	
*Non-resident savings-bank tax	84,623.44			\$84,872.42
				<hr/>

Disbursements.

Dividend to towns, one dollar and thirty-seven cents per scholar, as per table in appendix (pages 460-467)	.	.	.	\$84,533.11
Sandwich Savings Bank refunded state tax of 1892	.	.	.	7.66
Balance to credit of the fund	.			331.65
				<hr/>
				\$84,872.42

TEACHERS' INSTITUTE FUND.

Balance June 1, 1893	.	.	\$56,502.91	
One year's interest at 6 per cent.	3,390.17			
				<hr/>
				\$59,893.08
Expenses of institutes, 1893-'94	.	.	.	2,700.00
				<hr/>
Balance June 1, 1894	.	.	.	\$57,193.08

* See items pp. 456 to 458.

UNCLAIMED SAVINGS-BANK DEPOSITS.

Balance in treasury June 1, 1893	\$1,467.20	
Thomas D. Luce, clerk, etc., account Commonwealth In- vestment Association . . .	154.73	
	<hr/>	\$1,621.93
Paid during the year		19.63
		<hr/>
Balance in treasury June 1, 1894 .		\$1,602.30

This amount is subject to the demand of the depositors, in accordance with the provisions of section 22, chapter 162 of the Public Statutes, and is reported in Trust Funds (page 400).

SAVINGS-BANK TAX.

The legislature of 1893 (see chapter 83, Pamphlet Laws of 1893) directed the treasurer to refund to the Sandwich Savings bank the tax paid by said bank in 1892, amounting to \$301.31.

The tax of 1892 having been distributed to the towns, this sum was deducted from amounts due the towns benefited thereby in 1892, the account of the distribution of the tax of 1893 being as follows :

Savings-bank tax of 1893 . . .	\$770,242.80
Apportioned to towns .	\$685,325.71
Refunded Sandwich Savings- bank tax (account towns)	293.65
Refunded Sandwich Savings- bank account literary fund	7.66
Credited literary fund (net)	84,615.78
	<hr/>
	\$770,242.80

THE BENJAMIN THOMPSON TRUST FUND.

The principal reported June 1, 1893, the same being the condition of the fund

January 30, 1893, was	\$409,251.75
One year's interest at 4 per cent. to January 30, 1894,	<u>16,370.07</u>

New principal January 30, 1894, reported in trust funds (page 400)	\$425,621.82
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THE BENJAMIN THOMPSON STATE TRUST FUND.

The principal reported June 1, 1893, the same being the condition of the fund

January 30, 1893, was	\$9,739.39
Add appropriation January 30, 1894	<u>3,000.00</u>
	\$12,739.39

One year's interest at 4 per cent. to January 30, 1894	<u>509.58</u>
--	---------------

New principal January 30, 1894, reported in trust funds (page 400)	\$13,248.97
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The income of the Benjamin Thompson fund for the year ending January 30, 1894, was as follows:

INCOME ON BONDS.

Interest on \$19,000 Chi., Bur. & Qui. 7 % . .	\$1,330.00
“ 8,000 “ 4 % . .	320.00
“ 5,000 Chi., Mil., & St. P. 6 % . .	300.00
“ 6,000 “ 5 % . .	300.00
“ 4,500 Wis. Valley 7 % . .	315.00
“ 1,500 Consol. R. R., Vt. 5 % . .	75.00
“ 2,000 Central Pacific 6 % . .	<u>120.00</u>
<i>Amount carried forward</i>	\$2,760.00

STATE TREASURER'S REPORT.

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<i>Amount brought forward</i>	.	.	.	\$2,760.00
Interest on \$1,000 Oregon Navig'n*	6 %	.		30.00
" 2,500 So. Carolina †	6 %	.		75.00
" 2,000 Chicago	7 %	.		140.00
" 500 Og. & L. Cham'n	6 %	.		30.00
" 2,000 Or. S. L. & U. N.	5 %	.		100.00
Total income on bonds	.	.	.	<hr/> \$3,135.00

INCOME ON RAILROAD STOCKS.

Dividends on 100 shares Port'd & Og'burgh	.		\$200.00
" 106 " Fitchburg	.		424.00
" 66 " Boston & Lowell	.		462.00
" 81 " Michigan Central	.		445.50
" 42 " Vermont & Mass.	.		252.00
" 214 " Boston & Maine	.		1,712.00
" 87 " Boston & Albany	.		696.00
" 66 " Illinois Central	.		330.00
" 310 " N. Y. Cen. & H. R.	.		1,550.00
" 900 " Chi., Bur. & Qui.	.		4,500.00
Total income on railroad stocks	.	.	<hr/> \$10,571.50

INCOME ON MANUFACTURING STOCKS.

Dividends on 10 shares Boston Belting Co.	.		\$105.00
" 6 " Cocheco M'f'g Co.	.		120.00
" 43 " Great Falls M'f'g Co.	.		344.00
Total income on manufacturing stocks	.	.	<hr/> \$569.00

INCOME ON BANK STOCKS.

Dividends on 78 shares Strafford National	.		\$780.00
" 22 " Suffolk "	.		88.00
" 13 " North "	.		78.00
" 40 " Tremont "	.		100.00
" 21 " No. America "	.		126.00
" 10 " City "	.		40.00
" 50 " Merchants "	.		350.00
" 9 " Commerce "	.		49.50
" 12 " Atlas "	.		60.00

Amount carried forward . . . \$1,671.50

* January, 1894, interest defaulted. † Principal matured and paid July 1, 1893.

<i>Amount brought forward</i>		\$1,671.50
Dividends on 10 shares Globe National		40.00
“ 7 “ Newmarket* National		59.50
Total income on bank stocks		<u>\$1,771.00</u>

MISCELLANEOUS INCOME.

Interest on deposits	\$218.99
Chi., Bur. & Quincy rights (net)	972.00
Interest on appraised value of pew in Cong'l church, Durham, \$40.00, 3½ years at 4% compounded annually	5.89
Total miscellaneous income	<u>\$1,196.88</u>

RECAPITULATION.

Income on bonds	\$3,135.00
Income on railroad stocks	10,571.50
Income on manufacturing stocks	569.00
Income on bank stocks	1,771.00
Miscellaneous income	<u>1,196.88</u>
Total income for year ending January 30, 1894	\$17,243.38

From the income of the estate for the year are to be deducted the following items :

Elisha R. Brown, executor on account of errors in computing legacies (see chap. 108, Pamphlet Laws of 1893)	\$842.13
Solon A. Carter, custody of estate, etc., to Jan. 30, 1893 (see chap. 113, Pamphlet Laws of 1893)	<u>1,128.73</u>
Total deductions	\$1,970.86
Net income for the year	\$15,272.52
South Carolina bonds, matured	2,500.00
Pew in Cong'l church, Durham, sold	<u>40.00</u>
Transferred to state treasury, January 30, 1894	\$17,812.52

* January, 1892, to January, 1894.

In debt statement of June 1, 1893, I reported the securities of the Benjamin Thompson estate at the original appraisal,

Which was \$354,285.76

The changes during the year ending January 30, 1894, have been as follows :

South Carolina 6 % bonds matured and paid	\$2,500.00
Pew in Cong'l church, Durham, sold at appraisal	40.00
	<hr/>
	\$2,540.00

Balance of estate January 30, 1894, reported in assets

page 430 \$351,745.76

SUMMARY.

The income of the estate from January 30, 1890, to January 30, 1892, two years, was \$38,547.50

The gain on farming utensils, appraised at \$132.25, sold for \$142.06 9.81

The gain on real estate, appraised at \$1,200, sold for \$2,082.46 net 882.46

Income for year ending January 30, 1893 18,010.85

Income for year ending January 30, 1894 15,272.52

\$72,723.14

The state was chargeable with interest on the fund for

two years to January 30, 1892 \$29,687.98

One year's interest to January 30, 1893 15,740.45

One year's interest to January 30, 1894 16,370.07

Total interest charges \$61,798.50

Excess of income and profit and loss over interest charges

for the first four years of the twenty-year term of the

trust \$10,924.64

SOLDIERS' HOME.

The following sums have been received from the United States on account of allowance for the support of the inmates of the New Hampshire Home for disabled soldiers :

Quarter ending June 30, 1893, \$1,200.00	
less \$237.12, pensions	\$962.88
Quarter ending Sept. 30, 1893, \$1,200 less	
\$162.00, pensions	1,038.00
Quarter ending December 31, 1893,	
\$1,475.00 less \$180.50, pensions	1,294.50
Quarter ending March 31, 1894, \$1,800.00	
less \$216.00, pensions	<u>1,584.00</u>
Total receipts	\$4,879.38

The total expenditures on account of Soldiers' Home for the year ending May 31, 1894, have been \$12,305.41

Received from United States
during year 4,879.38

Net expenses of Home for year ending
May 31, 1894 \$7,426.03

BUILDING AND LOAN ASSOCIATIONS.

The sum of two hundred and fifty dollars and forty-three cents (\$250.43) paid by the Laconia Building and Loan Association on account of taxes for 1890, still remains in the treasury awaiting the action of the legislature. See statement of liabilities (page 430).

TAXES AND ASSESSMENTS.

The entire amount of the state tax for 1893 has been collected.

The assessments upon the railroad, telegraph, and telephone corporations, savings banks and trust companies, and local and foreign insurance companies have all been paid, and the taxes on railroads, savings banks, trust companies, and local (home) insurance companies apportioned to the cities and towns as required by statute.

DETAILED STATEMENT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash in treasury June 1, 1893 . . . \$107,373.03

STATE TAX OF 1893.

As per table in appendix (pages 460-467) \$500,000.00

INSURANCE TAX, 1893.

Foreign Life Insurance Companies.

Ætna	\$418.75	
Connecticut General	99.36	
Connecticut Mutual	306.90	
Equitable Life Assurance Society	388.46	
Manhattan	45.81	
Massachusetts Mutual	1,071.60	
Metropolitan	960.20	
Mutual	2,276.03	
Mutual Benefit	154.12	
National	438.57	
New England Mutual	12.88	
New York	472.79	
Northwestern Mutual	476.64	
<i>Amounts carried forward</i>	\$7,122.11	\$607,373.03

<i>Amounts brought forward</i>	\$7,122.11	\$607,373.03
Penn Mutual	268.24	
Phoenix Mutual	321.73	
Provident Savings	44.42	
State Mutual	140.80	
Travelers'	298.83	
Union Mutual	232.73	
United States	23.31	
Washington	18.81	
	<hr/>	\$8,470.98

Foreign Fire Insurance Companies.

Ætna Insurance Co. . . .	\$564.05
American of Boston, Mass. . .	31.85
American Insurance Co. of Newark	18.49
American Fire Insurance Co. of New York	58.73
British American Assurance Co.	43.52
Continental	193.00
Caledonian Insurance Co. . .	101.41
Commercial Union	142.32
Connecticut	45.71
Dwelling House	26.44
Fire Association of Philadelphia	69.50
Fireman's Fund	92.56
Fitchburg Mutual	216.07
Guardian Assurance Co. . .	84.17
Hartford Fire Insurance Co. .	132.87
Home	99.70
Imperial Fire Insurance Co. .	82.86
Insurance Co. of North America	342.96
Lancashire	67.83
Liverpool and London and Globe	150.37

<i>Amounts carried forward</i> .	\$2,564.41	\$615,844.01
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<i>Amounts brought forward</i>	\$2,564.41	\$615,844.01
London & Lancashire . . .	175.95	
Massachusetts Mutual . . .	98.38	
Manchester (Eng.) . . .	204.47	
Merchants and Farmers' Mutual	53.93	
Mercantile Fire and Marine . .	42.44	
National Fire Insurance Co. . .	155.00	
Niagara	124.88	
North British and Mercantile . .	120.02	
Northern Assurance Co. . . .	94.77	
Norwich Union Fire Insurance Society	62.71	
Orient Insurance Co.	149.11	
Palatine	23.11	
Phenix Insurance Co., New York	224.56	
Phenix Insurance Co., Hartford	168.98	
Phenix Assurance Co.	87.59	
Pennsylvania Fire Insurance Co.	142.51	
Providence Washington	51.29	
Providence Mutual	6.72	
Queen Insurance Co.	86.82	
Royal Insurance Co.	368.13	
Scottish Union and National . .	125.99	
Springfield Fire and Marine . .	146.36	
Sun Insurance Office	133.77	
Traders and Mechanics' Mutual	111.98	
United States	26.78	
Western Assurance	49.47	
	<hr/>	\$5,600.13

Miscellaneous Foreign Insurance Companies.

American Employers' Liability	\$8.96	
American Surety	24.85	
	<hr/>	
<i>Amounts carried forward</i> . .	\$33.81	\$621,444.14

<i>Amounts brought forward</i>	.	\$33.81	\$621,444.14
Employers' Liability	. . .	51.91	
Fidelity and Casualty	. . .	44.06	
Guarantee Co. of North America		4.66	
Hartford Steam Boiler Insurance and Inspection Company	. . .	148.16	
Lloyd's Plate-Glass	. . .	19.36	
Standard Life and Accident	. . .	52.82	
Union Casualty & Surety	. . .	21.87	
		<hr/>	\$376.65

Home Stock Insurance Companies.

Capital	. . . . .	\$2,000.00	
Fire Underwriters' Association	. . . . .	100.00	
Granite State	. . . . .	2,000.00	
New Hampshire	. . . . .	7,000.00	
Peoples	. . . . .	5,000.00	
Portsmouth Fire Association	. . . . .	500.00	
State Dwelling House	. . . . .	150.00	
		<hr/>	\$16,750.00

SAVINGS-BANK TAX OF 1893.

As per table in appendix (pages 456-458) . \$770.242.80

RAILROAD TAX OF 1893.

As per table in appendix (page 454) . . \$307,790.15

TAX ON TELEGRAPH COMPANIES FOR 1893.

As per table in appendix (page 455) . . \$2,931.00

TAX ON TELEPHONE COMPANIES FOR 1893.

As per table in appendix (page 455) . . \$2,199.00

<i>Amount carried forward</i>	.	.	<hr/>	\$1,721,733.74
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Amount brought forward . . . \$1,721,733.74

INTEREST.

Interest on deposits . . .	\$3,430.60	
Income, Benjamin Thompson es- tate, one year to January 30, 1894, net . . .	15,272.52	
	<hr/>	\$18,703.12

FEES, INSURANCE DEPARTMENT.

John C. Linehan, commissioner . . . \$6,221.00

EXPENSES OF RAILROAD COMMISSIONERS.

Assessment by board of equalization on
railroad corporations for expenses of
board from June 1, 1892, to June 1, 1893,
as per table in appendix (page 454) . \$7,440.38

LICENSE FEES, PEDLERS.

The secretary of state has issued thirty-one
(31) state licenses from June 1, 1893, to
May 24, 1894, in accordance with the
provisions of chap. 65, Pamphlet Laws
of 1893, for which the licensees have paid
the sum of fifty dollars (\$50.00) each . \$1,550.00

LICENSE FEES, FERTILIZERS.

Ames Fertilizer Co., license dated March 31, 1894 . . .	\$50.00	
Lister's Agricultural & Chemical works, license dated Dec. 31, 1893 . . .	50.00	
	<hr/>	
<i>Amounts carried forward</i>	\$100.00	\$1,755,648.24

<i>Amounts brought forward</i>	\$100.00	\$1,755,648.24
Lister's Agricultural & Chemical Works for one year's arrearage	50.00	
Bradley Fertilizer Co., license dated Nov. 17, 1893	50.00	
Williams & Clark Fertilizer Co., license dated May 29, 1894	50.00	
Pacific Guano Co., license dated Dec. 3, 1893	50.00	
Clark's Cove Fertilizer Co., license dated Oct. 24, 1893	50.00	
Cumberland Bone Co., license dated Oct. 20, 1893	50.00	
The Quinnipiac Co., license dated Feb. 1, 1894	50.00	
Cleveland Dryer Co., license dated Feb. 10, 1894	50.00	
Standard Fertilizer Co., license dated May 19, 1894	50.00	
E. Frank Coe, license dated Feb. 4, 1894	50.00	
David C. Hawes, license dated May 1, 1894	50.00	
Bowker Fertilizer Co., license dated March 9, 1894	50.00	
Crocker Fertilizer and Chemical Co., license dated May 3, 1894	50.00	
L. B. Darling Fertilizer Co., license dated April 1, 1894	50.00	
Walker, Stratham & Co., license dated April 9, 1894	50.00	
John D. Reese & Co., license dated May 11, 1894	50.00	
		\$900.00
<i>Amount carried forward</i>		\$1,756,548.24

Amount brought forward . . . \$1,756,548.24

CHARTER FEES, CHARTERED CORPORATIONS.

The South Newmarket Water-Works Co.* \$50.00

STATE NOTES.

Temporary loan \$150,000.00

SOLDIERS' HOME.

The United States (support of home) . . . \$4,879.38

ESCHEATED ESTATES.

Thomas Brown, adm'r estate of Elizabeth Brown, late of Dover	\$2,234.34
Joshua G. Hall, adm'r estate of William Qualy, late of Dover	262.69
Nathan H. Robie, adm'r estate Eliza Brown, late of Seabrook	101.00
	<hr/>
	\$2,598.03

BOARD OF REGISTRATION (DENTISTRY).

Edward B. Davis, secretary (fees) . . . \$77.00

DIRECT TAX REFUNDED.

The United States, balance withheld in settlement, April 29, 1891	3,754.65
	<hr/>
<i>Amount carried forward</i>	\$1,917,907.30

* See section 14, chapter 299, Pamphlet Laws of 1893.

Amount brought forward . . . \$1,917,907.30

STATE BONDS.

Library loan . . .	\$75,000.00	
Agricultural college loan .	135,000.00	
Premium on bonds . . .	7,621.00	
	<hr/>	\$217,621.00

UNCLAIMED SAVINGS-BANK DEPOSITS.

Thomas D. Luce, clerk supreme court, by decree of court account of Common- wealth Investment Co.	\$154.73
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BENJAMIN THOMPSON ESTATE.

South Carolina bonds matured	\$2,500.00	
Pew in Congregational church, Durham, sold at appraisal	40.00	
	<hr/>	\$2,540.00

FOREIGN BUILDING AND LOAN ASSOCIATIONS.

United States Savings and Loan Co., St. Paul, Minn.	\$25.00	
Southern Building and Loan Association, Knoxville, Tenn.	25.00	
	<hr/>	\$50.00

MISCELLANEOUS REVENUE.

Sales of public property by janitor . . .	\$5.50
Total receipts	<hr/> \$2,138,278.53

DISBURSEMENTS.

EXECUTIVE DEPARTMENT.

Governor's salary . . .	\$2,000.00	
Honorable council . . .	2,976.62	
Printing blanks, etc. . .	149.65	
Incidental expenses . . .	92.32	
Contingent fund . . .	346.65	
	<hr/>	\$5,565.24

SECRETARY'S DEPARTMENT.

Salary of secretary . . .	\$800.00	
Salary of deputy secretary . .	1,200.00	
Indexing records (special appropriation)	1,100.00	
Printing blanks, etc. . .	1,615.22	
Printing report . . .	89.98	
Incidentals	1,365.73	
	<hr/>	\$6,170.93

TREASURY DEPARTMENT.

Salary of treasurer . . .	\$1,800.00	
Salary of deputy treasurer . .	1,200.00	
Clerical expenses . . .	1,000.00	
Printing report . . .	338.35	
Printing blanks . . .	225.00	
Auditing treasurer's accounts .	200.00	
Incidentals	432.18	
Compiling financial statistics .	200.00	
	<hr/>	\$5,395.53
<i>Amount carried forward . . .</i>		<hr/> \$17,131.70

Amount brought forward . . . \$17,131.70

ADJUTANT-GENERAL'S DEPARTMENT.

Salary of adjutant-general	. \$1,000.00	
Printing report	. . . 397.38	
Printing blanks	. . . 483.35	
Clerk	. . . 500.00	
Incidentals	. . . 283.01	
Publication military records	. 607.15	
	<hr/>	\$3,270.89

DEPARTMENT OF PUBLIC INSTRUCTION.*

Salary of superintendent	. \$2,500.00	
Clerk	. . . 500.00	
Printing report	. . . 1,023.15	
Printing blanks, etc.	. . . 1,303.69	
Incidentals	. . . 430.45	
	<hr/>	\$5,757.29

INSURANCE DEPARTMENT.

Salary of commissioner	. \$2,000.00	
Printing report	. . . 1,714.79	
Printing blanks	. . . 252.50	
Incidentals	. . . 658.22	
Office expenses	. . . 585.50	
Clerk	. . . 1,000.00	
	<hr/>	\$6,211.01

SUPREME COURT.

Salary of justices	. \$22,887.50	
Salary of attorney-general	. 2,500.00	
Salary of state reporter	. 1,000.00	
	<hr/>	
<i>Amounts carried forward</i>	. \$26,387.50	\$32,370.89

* For expenses teachers' institutes, see Miscellaneous Items, page 428.

<i>Amounts brought forward</i>	\$26,387.30	\$32,370.89
Clerks of supreme court	872.00	
Incidentals	564.78	
Incidentals (reporter)	62.75	
Printing blanks, attorney-general	14.16	
	<hr/>	\$27,901.19

PROBATE COURT.

Salaries of judges	\$6,914.22	
Salaries of registers	7,769.79	
	<hr/>	\$14,684.01

STATE LIBRARY.

Salary of librarian	\$1,113.00	
Assistants	88.00	
Increase library	3,163.10	
Printing blanks	313.73	
Incidentals	314.50	
Expenses trustees	74.14	
Reprinting reports, etc. . . .	102.82	
	<hr/>	5,169.29

STATE HOUSE.

Salary of janitor	\$650.00	
Watchmen	1,300.00	
Gas	531.54	
Water	250.00	
Fuel	981.84	
Furniture	179.61	
Repairs	1,430.09	
Miscellaneous	715.68	
Grading yard	926.56	
	<hr/>	\$6,965.32
<i>Amount carried forward</i>		\$87,090.70

Amount brought forward . . . \$87,090.70

NEW HAMPSHIRE ASYLUM FOR THE INSANE.

Support of indigent insane .	\$6,000.00	
Support of convict insane .	4,141.03	
Special appropriation . .	8,569.41	
Printing report . . .	501.86	
Library	100.00	
	<hr/>	\$19,312.30

EDUCATION OF DEAF AND DUMB.

American Asylum, Hartford .	\$1,418.08	
Clark Institution, Northampton	1,351.88	
Granite State Deaf Mute Mis-		
sion	150.00	
	<hr/>	\$2,919.96

EDUCATION OF THE BLIND.

Perkins Institution, Boston .	\$2,700.00	
Isabel Greeley (O'Neil child) .	10.84	
	<hr/>	\$2,710.84

INDUSTRIAL SCHOOL.

Current expenses . . .	\$6,000.00	
Special appropriation . . .	5,000.00	
	<hr/>	\$11,000.00

STATE PRISON.

Salary of warden . . .	\$2,000.00	
Salary of chaplain . . .	1,000.00	
Prisoners' Aid Association .	19.00	
Printing blanks . . .	22.60	
Balance current expenses .	1,526.33	
Repairs (special appropriation)	3,082.62	
Prison library	229.55	
	<hr/>	\$7,880.10

Amount carried forward . . . \$130,913.90

Amount brought forward . . . \$130,913.90

NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE
MECHANIC ARTS.

Appropriation . . .	\$3,000.00	
Removal * . . .	50,000.00	
Printing report . . .	27.00	
Printing blanks . . .	161.07	
	<hr/>	\$53,188.07

NORMAL SCHOOL.

Annual appropriation . . .	\$10,000.00	
Expenses of trustees . . .	121.79	
Printing report . . .	210.94	
Printing blanks . . .	397.37	
	<hr/>	\$10,730.10

FISH COMMISSIONERS.

Expenses of commissioners . . .	\$6,808.91	
Printing blanks . . .	101.50	
Manchester hatching-house (special appropriation) . . .	996.48	
Meredith hatching-house (spe- cial appropriation) . . .	999.74	
Sunapee hatching-house (spe- cial appropriation) . . .	498.72	
Game detectives . . .	90.00	
	<hr/>	\$9,495.35
<i>Amount carried forward</i> . . .		\$204,327.42

* Includes \$1,500 account Culver hall.

Amount brought forward . . . \$204,327.42

RAILROAD COMMISSIONERS.

Salaries and expenses of board *	\$7,400.10	
Printing blanks . . .	138.62	
Printing report . . .	1,200.90	
	<hr/>	\$8,739.62

BANK COMMISSIONERS.

Printing report . . .	\$1,946.94	
Printing blanks . . .	236.11	
Compensation, etc. . .	7,737.62	
Incidentals . . .	255.14	
Clerk . . .	750.00	
	<hr/>	\$10,925.81

NEW HAMPSHIRE NATIONAL GUARD.

N. H. National Guard (regular appropriation) \$30,000.00

BOARD OF AGRICULTURE.

Salary of secretary . . .	\$1,500.00	
Expenses of board . . .	2,073.93	
Printing report . . .	1,698.23	
Printing blanks, etc. . .	443.92	
Incidentals . . .	228.83	
	<hr/>	\$5,944.91

Amount carried forward . . . \$259,937.76

* This item is not included in statement of expenses, but is reported in assets as a claim upon the railroad corporation. (See chapter 165, section 7, Public Statutes.)

Amount brought forward . . . \$259,937.76

WHITE MOUNTAIN ROADS.

Salmon Hole Brook . . .	\$400.00
Pinkham Notch . . .	300.00
Randolph . . .	800.00
Warren and Woodstock in Woodstock . . .	842.16
Warren and Woodstock in Warren . . .	300.00
Sandwich Notch in Sandwich	373.62
North Woodstock to Flume .	225.00
Miller park . . .	250.00
Dummer and Milan . . .	125.00
Dummer and Errol . . .	121.95
Errol Dam and Wentworth's Lo- cation . . .	121.95
Wentworth's Location . . .	37.50
Crotchet Mountain . . .	250.00
Alexandria . . .	100.00
Bridge over Little River Har- bor, Rye . . .	500.00
Connecticut Lake to Camp Chester, Pittsburg . . .	215.25
Stewartstown . . .	250.00
Dixville . . .	154.75
Millsfield . . .	138.37
Willey to Bartlett . . .	265.22
North and south road in Benton	150.00
Crawford and Willey . . .	300.00
Crawford and Fabyans . . .	174.89
Franconia Notch . . .	400.00
Cherry Mountain in Carroll .	199.72

\$6,995.38

Amount carried forward . . . \$266,933.14

Amount brought forward . . . \$266,933.14

ABATEMENT STATE TAXES, 1893.

Green's Grant \$101.20

BOARD OF EQUALIZATION.

Salary of secretary	\$600.00	
Expenses of board	391.81	
Printing report	194.71	
Printing blanks	10.80	
Incidentals	8.75	
	<hr/>	\$1,206.07

BOUNTY ON WILD ANIMALS, ETC.

Bounty on 171 bears, at \$5 .	\$855.00	
Bounty on 8 bears, at \$10 .	80.00	
Bounty on 20 wildcats, at \$1 .	20.00	
Bounty on 9 wolves, at \$20 .	180.00	
Bounty on 3 wolves' whelps, at \$10	30.00	
Bounty on 5,938 hawks, at \$0.25	1,484.50	
Bounty on 106 bushels grass- hoppers at \$1	106.00	
	<hr/>	\$2,755.50

STATE BOARD OF HEALTH.

Salary of secretary	\$2,500.00	
Clerk	500.00	
Expenses of board	714.87	
Incidentals	385.43	
Printing report	16.50	
Printing report, registration .	1,080.22	
	<hr/>	
<i>Amounts carried forward</i>	\$5,197.02	\$270,995.91

Amounts brought forward \$5,197.02 \$270,995.91

Printing blanks, registration	425.08	
Printing blanks	169.62	
	<hr/>	\$5,791.72

STATE HISTORIAN.

Compensation	\$2,914.25	
Incidentals	5.00	
Printing Vol. XXI state papers	1,889.26	
Printing Vol. XXII state papers	1,858.56	
Printing blanks	201.19	
	<hr/>	\$6,868.26

LEGISLATURE.

Printing consolidated reports	\$1,637.53	
Pamphlet Laws of 1893	1,237.98	
Journals, senate and house	3,146.41	
Printing blanks	271.10	
Manuals	110.50	
Clerk of house (balance)	275.00	
Clerk of senate	450.00	
Publishing Laws	4,029 60	
	<hr/>	\$11,158.12

COMMISSIONERS OF LUNACY.

Printing report	\$230.24	
Printing blanks	13.08	
Expense of commission	656.13	
Maintenance of insane	14,061.95	
	<hr/>	\$14,961.40
<i>Amount carried forward</i>		\$309,775.41

STATE TREASURER'S REPORT.

425

Amount brought forward . . . \$309,775.41

COMMISSIONERS OF PHARMACY.

Expenses of commissioners . . . \$502.63

COMMISSIONER OF IMMIGRATION.

Expenses of commissioner . \$744.98
 "Gems of the Granite State"
 and postage . . . 5,470.23 \$6,215.21

FORESTRY COMMISSION.

Salary of secretary . . . \$816.65
 Expenses of commission . . 329.51
 Printing blanks . . . 210.98

 \$1,357.14

STEAMBOAT INSPECTOR.

Compensation, etc. \$971.38

AUSTRALIAN BALLOT.

Miscellaneous printing \$36.09

LIBRARY COMMISSION.

Expenses of commissioners . \$452.03
 Free public libraries . . 4,300.00

 \$4,752.03

Amount carried forward . . . \$323,609.89

Amount brought forward . . . \$323,609.89

LABOR BUREAU.

Salary of commissioner . . .	\$1,354.83	
Expenses . . .	1,164.32	
Printing report . . .	1,062.88	
Printing blanks . . .	876.36	
	<hr/>	\$4,458.39

CONTAGIOUS DISEASES (CATTLE).

Paid for cattle, slaughtered by order of commissioners . . .	\$2,532.20	
Expenses of commissioners . . .	3,117.14	
Dunbarton * . . .	16.00	
Charles Whittier * . . .	21.60	
	<hr/>	\$5,686.94

BOARD OF REGISTRATION (DENTISTRY).

Expenses	\$77.00
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INDEPENDENT MILITIA.

Amoskeag Veterans . . .	\$100.00	
Manchester War Veterans . . .	100.00	
Manchester Cadets . . .	175.83	
Lafayette Artillery Co. . .	100.00	
	<hr/>	\$475.83

SOLDIERS' HOME.

Bills for the year †	\$12,305.41
<i>Amount carried forward</i>	\$346,613.46

* Glandered horse paid by joint resolution.

† See remarks, page 406.

STATE TREASURER'S REPORT.

427

Amount brought forward . . . \$346,613.46

STATE LIBRARY BUILDING.

Construction, etc., for year . . . \$64,550.52

CHICAGO EXPOSITION.

Expense for year . . . \$27,748.47
 Expenses state delegation . 5,000.00
 _____ \$32,748.47

INSURANCE TAX OF 1893.

To towns as per table in Appendix, pages
 460-467 . . . \$11,867.25

RAILROAD TAX OF 1893.

To towns as per table in Appendix, pages
 460-467 . . . \$171,702.63

SAVINGS-BANK TAX OF 1893.

To towns as per table in Appendix, pages
 460-467 . . . \$685,325.71
 To Sandwich Savings Bank re-
 funded . . . 293.65
 To literary fund . . . 84,623.44
 _____ \$770,242.80

PRINCIPAL OF DEBT.

Bonds, mun. war loan series
 1872, due Jan. 1, 1892 . \$1,400.00

Amounts carried forward \$1,400.00 \$1,397,725.13

Amounts brought forward \$1,400.00 \$1,397,725.13

Bonds, mun. war loan series	
1872, due Jan. 1, 1893	2,500.00
Bonds, series 1872, due Jan. 1,	
1894	173,000.00
State note (temporary loan)	150,000.00
	<hr/>
	\$326,900.00

INTEREST.

Interest on Fisk legacy	\$1,582.70
Interest on surplus revenue	11.73
Interest on Kimball legacy	405.21
Coupons on bonds, and inter-	
est on registered bonds	122,359.00
Interest on Agricultural college	
fund	4,800.00
Interest on state notes	2,604.22
	<hr/>
	\$131,762.86

MISCELLANEOUS.

Dartmouth College	\$7,500.00
Idiotic and feeble-minded	1,200.00
Auditing printer's accounts	325.30
Teachers' institutes	2,700.00
War album	33.70
Abstracts military records	20.63
N. H. Historical Society	500.00
Appraisal unincorporated lands	1,842.46
Regimental histories	3,610.00
Sunapee Lake, light and buoys	146.66
Lighting Weirs channel	143.06

Amounts carried forward \$18,021.81 \$1,856,387.99

<i>Amounts brought forward</i>		\$18,021.81	\$1,856,387.99
Webster and Stark statues			
(Washington)	.	.	2,121.80
Unclaimed savings-bank deposits	.	.	19.63
Granite State Dairymen's Association	.	.	500.00
Boundary survey (Mass.)	.	.	136.31
Dedication Hale statue	.	.	1,050.00
Dedication Thornton monument	.	.	654.75
Printing bonds	.	.	358.80
			<u>\$22,863.10</u>
Total disbursements	.	.	<u>\$1,879,251.09</u>

FUNDED DEBT.

The bonds now outstanding and dates of their maturity are as follows:

Municipal war loan, series of 1872, due

Jan. 1, 1892, overdue	.	.	.	\$800.00
Due Jan. 1, 1893, overdue	.	.	.	1,000.00
Due Jan. 1, 1894, overdue	.	.	.	3,000.00
Due Jan. 1, 1895, to Jan. 1, 1905	.	.	.	<u>1,650,000.00</u>

Total municipal war loan outstanding, \$1,654,800.00

Bond, series 1873, due July 1, 1879, over

due	500.00
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Bonds, library loan:

Due July 1, 1911	.	\$175,000.00	
Due July 1, 1913	.	<u>75,000.00</u>	
			250,000.00

Bonds, Agricultural college loan, due July

1, 1913	<u>135,000.00</u>
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Total funded debt . . . \$2,040,300.00

STATE OF THE TREASURY JUNE 1, 1894.

LIABILITIES.

Floating debt	\$100.00
Trust funds (see items pages 399-400)	614,065.10
Funded debt (see page 429)	2,040,300.00
Building and Loan Association tax *	250.43
Total liabilities	<u>\$2,654,715.53</u>

ASSETS.

Cash on hand June 1, 1894	\$259,027.44
Benjamin Thompson estate, securities at appraisal (see remarks page 405)	351,745.76
Due from railroad corporations for expenses of railroad commission for year ending May 31, 1894 (chapter 155, Public Statutes)	<u>7,400.10</u>
Total assets June 1, 1894	\$618,173.30

Deficiency, being net indebtedness June 1,
1894 \$2,036,542.23

* See remarks page 406.

DEPOSITS BY RAILROAD CORPORATIONS FOR
LAND DAMAGES.

The treasurer reported a balance in his hands

June 1, 1893, of \$5,595.50

The transactions during the year have been
as follows :

1893.

Oct. 18.	Paid George W. Libby account	
	Fred Messenger	\$99.00
Nov. 14.	Paid Betsey Moulton	275.00
21.	Cross heirs	200.00

1894.

May 1.	Paid Coe & Pingree account owners	
	unknown	91.50
	Paid David Pingree account Jack-	
	son Iron Mfg. Co.	20.00
	Paid E. S. Coe and Daniel Pingree	2,750.00
19.	Winona Paper Co.	100.00

Total payments	\$3,535.50
Balance in treasurer's hands June 1, 1894 .	\$2,060.00

The year 1893-'94 has witnessed the most wide-spread and long-continued period of depression in business that has occurred in recent years, and the opening of the new year affords no promise of relief.

The effect of such conditions has been felt but slightly in the operations of this department thus far, having been apparent only in the increase of the rate of interest on temporary loans from three per cent. in 1892-'93 to five per cent. in 1893-'94; in the reduction of the premium on the four per cent. bonds of the state from ten and nine-tenths per cent. in 1892-'93 to three and sixty-

three hundredths per cent. in 1893-'94, and in the reduction in the rate of interest on deposits of state funds.

The prospects are that the results of such unfavorable business conditions will be much more marked the coming year.

TEMPORARY LOAN.

By authority of the legislature and under the direction of the governor and council on the 5th day of June, 1893, a temporary loan of \$150,000 at five per cent. per annum was negotiated, the same being paid October 10, 1893, from funds received on account of savings-bank taxes.

The resort to temporary loans in the early portion of each fiscal year has been rendered necessary by the action of the legislature of 1889 in deferring the time of payment of the savings-bank tax from June 15 to October 1.

I opposed the proposed legislation at the time, and my experience since the change was effected has confirmed the soundness of the position taken in 1889.

The fiscal year commences June 1. Many of the standing annual appropriations are drawn upon heavily early in the fiscal year. July 1 the quarterly pay-roll of all state officials, the quarterly appropriations to state institutions, and the semi-annual interest on the state debt become due.

The state tax is not due till December 1, and under existing statutes all the corporation taxes become due in October, to wit,—savings banks and insurance companies October 1, railroad corporations and telegraph and telephone companies October 15.

During the year 1893-'94 the taxes on the above corporations were as follows, to wit:

Insurance companies (home)	. . .	\$16,750.00
Savings banks	. . . . .	770,242.80
Railroads	. . . . .	307,790.15
Railroads (account expenses railroad commission)	. . . . .	7,440.38
Telegraph companies	. . . . .	2,931.00
Telephone companies	. . . . .	2,199.00
Making a total of		<u>\$1,107,353.33</u>

which were all practically paid within the month of October.

Aside from the objection to having this large sum come into the treasury in a lump, there are other objections worthy of consideration.

It is too much strain upon the financial institutions of the state to withdraw so much from circulation at the same time and particularly at this season.

The work of apportioning these taxes to the towns is seriously interfered with, as it is obvious that the labor of apportioning them cannot be completed until all the taxes have been paid.

The literary fund is derived from the tax on deposits of non-residents in the savings banks, and the towns are anxious to ascertain the amount coming to them in season to divide it for the fall terms of their schools.

It is impossible under existing conditions to notify them of the amount to which they will be entitled earlier than the middle of November.

In view of the foregoing facts, I respectfully suggest the expediency of requiring the savings banks to pay their taxes on or before June 15 instead of October 1, as provided in the statute of 1889.

Every cent of the taxes collected from the savings banks is distributed to the towns, the only advantage

accruing to the state being the use of the funds while the work of apportionment is being performed.

It would seem that the needs of the state, the convenience of the treasury department and of the towns should be entitled to your careful consideration.

In considering proposed legislation affecting savings banks, it will be wise to bear in mind the fact that those whose positions and experience best qualify them to judge of the needs of those institutions, are unanimous in the opinion that the present rate of taxation on deposits (one per cent.) is too high.

It has been stated that the past year the savings banks paid in taxes the sum of \$770,242.80, all of which has been distributed to the cities and towns.

From the returns received from the banks, showing their condition on the first of April, 1894, and upon which the tax for the coming year will be based, it is apparent that the taxable deposits have decreased more than \$7,000,000 during the past year, and that the tax for the coming year will probably be \$75,000 less than last.

It is probable that the returns for April 1, 1895, will show continued withdrawals, and corresponding reductions in taxes.

It is the opinion of the bank commissioners and others, whose judgment is entitled to consideration, that in the ensuing ten years the towns would receive more money in taxes from the savings banks if the rate were reduced, than they will be likely to should the present rate be maintained.

APPORTIONMENT OF RAILROAD TAXES.

The statute relating to the distribution of railroad taxes to towns (*s. 13, c. 64* Public Statutes) is exceedingly faulty and should be amended.

In the early period of railroad construction in this state, when the stock was widely scattered and no large blocks were held by individuals or corporations, the injustice and inequalities of the system devised for the distribution of the taxes levied were not so apparent as now. The consolidation of roads and the concentration of large blocks of stock have produced conditions to which the existing law cannot be applied without gross injustice.

The following examples will illustrate the force of the foregoing :

The stock of the Boston & Maine Railroad and that of the Concord & Montreal have a market value of (approximately) \$150.00 per share. A share of the former road returned to the town where owned, April 1, 1893, sixteen cents as its proportion of the tax, while a share of the latter returned one dollar and thirty-seven cents.

The returns to the towns on the shares of railroad stock, of the par value of \$100, held by residents thereof on April 1, 1893, varied from four cents to one dollar and ninety-two cents per share.

It is, however, in the case of the consolidation of railroads that the inequality and injustice of the present system are most apparent.

Until 1892 the Dover & Winnipiseogee Railroad was taxed as an independent corporation.

In that year the corporation paid a tax of \$5,478.96. One fourth of this sum, or \$1,369.74, was apportioned to five towns on the line of the road in proportion to the amount expended for right of way and buildings in those

towns, on the basis of a total expenditure on that account as reported by the corporation of \$77,635.56.

The town of Alton received $\frac{77635.56}{4800}$ of \$1,369.74, or \$423.65. Three fourths of the tax, or \$4,109.22, was apportioned to the 4,800 shares: amount per share, eighty-five cents.

Before the tax of 1893 was assessed the Dover & Winnipiseogee Railroad had ceased to exist, having been consolidated with the Boston & Maine and become a part of that corporation, the stock having been exchanged for the stock of the latter corporation in the proportion of three shares of Boston & Maine stock for four shares of Dover & Winnipiseogee.

In the apportionment of 1893, the result was as follows:

Tax on Boston & Maine, \$48,980.40. One fourth to towns on line, \$12,245.10. Total expenditure for right of way, etc., \$493,857.46.

The town of Alton received $\frac{240120.5}{493857.46}$ of \$12,245.10, or \$595.37, an increase of \$171.72, or forty per cent. increase in the proportion of tax received, the real estate and valuation remaining the same.

Three fourths of the tax, or \$36,735.30, was apportioned to the 218,783 shares: amount per share, sixteen cents.

A town whose residents owned 100 shares of Dover & Winnipiseogee stock received in taxes in 1892, \$85.00. After consolidation, and the conversion of the 100 shares into 75 shares of Boston & Maine, the town would receive \$12.

In this case, nineteen towns on the line of the Boston & Maine, as it existed in 1892, contributed to five towns on the line of the Dover & Winnipiseogee an increase of forty per cent. of the distribution on account of right of

way and buildings on the former road in the previous year.

The consolidation of the Boston, Concord & Montreal with the Concord produced the following results :

In 1889 the Boston, Concord & Montreal Railroad paid a tax of \$32,560. One fourth of same, \$8,140, was divided to twenty-six towns on the line on the basis of a total expenditure, as reported by the corporation, of \$192,046.88. The same year, the Concord Railroad paid a tax of \$33,865.36. One fourth of same, \$8,466.34, was divided to seven towns on the line, on the basis of a total expenditure, as reported by the corporation, of \$725,022.30. The following year, the consolidation having been effected, the new corporation (Concord & Montreal) paid a tax of \$77,168.31. One fourth of same, \$19,292.07, was divided to thirty-two towns on the line (Concord being included in both of the old corporations) on a basis of a total expenditure, as reported by the new corporation, of \$956,169.18.

In 1889 the town of Bow received as its proportion of the tax on the Concord road, on account of right of way, etc., $\frac{775900}{72502230}$ of \$8,466.34, or \$90.50.

The town of Lancaster received as its proportion of the tax on the Boston, Concord & Montreal on same account, $\frac{1527217}{19204688}$ of \$8,140, or \$320.95.

In 1890, after consolidation, Bow received $\frac{775900}{95616918}$ of \$19,292.07, or \$156.37.

Lancaster received $\frac{757217}{95616918}$ of \$19,292.07, or \$152.77.

In this case, twenty-five towns north of Concord, on the line of the Boston, Concord & Montreal, contributed fifty-two per cent. of the tax formerly received by them on account of right of way, etc., to seven towns on the line of the Concord road, the real estate and valuation remaining the same.

Until 1890 the Fitchburg railroad had paid a tax upon a branch line known as the Peterborough & Shirley, the tax paid in 1890 being \$432; one fourth of same, \$108, was divided to three towns on the line on the basis of a total expenditure, as reported by the corporation, of \$9,707.17.

The town of Mason received $\frac{337689}{370717}$ of \$108, or \$59.87.

Before the tax of 1891 was assessed, the Cheshire and Monadnock roads had been consolidated with the Fitchburg, the stock of the two roads converted into stock of the Fitchburg, and the tax for that year was assessed upon the three properties. The tax on the Cheshire in 1890 was \$19,054.50. One-fourth of same, \$4,763.62, was divided to nine towns on the line, on the basis of a total expenditure as reported by the corporation, of \$198,858. Three-fourths, or \$14,290.88, was apportioned to 21,533 shares; amount per share, 66 cents.

In 1891 the Fitchburg paid a tax of \$22,506.36. One-fourth of same, \$5,626.59, was divided to fourteen towns on the line (of the Cheshire, Monadnock, and Peterborough & Shirley), on the basis of a total expenditure as reported by the new corporation, of \$243,870.85. Three fourths, or \$16,879.77, was apportioned to 234,976 shares; amount per share, 7 cents.

Mason received $\frac{537689}{24387085}$ of \$5,626.59, or \$124.06, as against \$59.87 in 1890; an increase of 107 per cent., while Cheshire stock which in 1890 returned to the towns where it was owned 66 cents per share, in its new form returned only 7 cents per share, a reduction of 90 per cent.

In this case the application of the existing law to the same property under changed conditions, increased the proportion of the tax in a few towns on one class of the property 107 per cent., and reduced the proportion in others on another class, 90 per cent.

In the apportionment of that part of the tax, determined by the ownership of shares of stock and the residence of such owners (see Par. 11, Sect. 13, Chapter 64, Pub. Stat.) a still greater inequality and injustice is manifest.

Sect. 27, Chapter 56, Public Statutes provides that, "The real and personal estate of any legatee or ward, and *all taxable property held in trust*, shall be taxed to the administrator, guardian, or trustee,—the real estate in the town in which it is situated and the personal estate in the town in which such administrator, trustee, or guardian resides, etc."

Applying this principle to the distribution of the railroad tax, the tax on shares held by trustees or by treasurers of corporations follows the residence of the custodian of the certificates of stock.

A savings bank, discount bank, or railroad corporation may hold large blocks of railroad stock.

Is it equitable or just that the tax on such stock should be subject to the accident of the residence of its custodian, or the location of the home office of the corporation or bank so holding it?

In the case of a savings bank holding railroad stock, the benefits accruing to the stock, in the way of dividends, belong to the depositors and not to the town or city where the bank may be located.

The depositors may be scattered throughout the state, one savings bank having depositors in 175 of the 235 towns in the state.

Equity would require that the tax on all railroad stock owned by that bank should be apportioned among the 175 towns where the depositors reside, in proportion to the amount of their deposits.

The same argument would hold good in the case of a railroad corporation holding stock in other railroad cor-

porations, but such a distribution of the tax on railroad stock owned by a savings bank, discount bank, or railroad corporation would be manifestly impracticable.

The difficulties and perplexities attending the distribution of the railroad tax under the statute cannot be fully appreciated by any one until he has attempted its execution.

Among the causes which operate to prevent the strict enforcement of the law, may be mentioned,—

1. The failure of boards of selectmen and assessors to make full and complete returns of stock owned in their respective towns.

2. The practice of some stockholders of giving to the treasurers of corporations (for convenience) an address other than their actual residence.

3. The removal of stockholders from one town to another without notifying the corporations of a change of address.

4. Failure of stockholders to have transfers of stock duly recorded.

RECOMMENDATION.

The remedy suggested to correct the inequalities of the present system is very simple.

The railroad corporations are the creatures of the legislature; they are under the supervision of a board of commissioners appointed by the governor and council; the entire state is taxed for the publication of statistics concerning them.

Let the whole tax paid by them remain in the state treasury and relieve the towns and cities of a corresponding amount of direct tax.

In 1893 the taxes levied upon and paid by the railroad corporations amounted to \$307,790.15, of which the sum of \$171,702.63 was apportioned to the towns.

The apportionment of the railroad tax of 1894 must necessarily be made in accordance with the present law, and the state taxes for the years 1894 and 1895 were fixed by the legislature of 1893.

Should this recommendation be adopted, the state tax for the years 1896 and 1897 might be reduced from \$500,000 to \$300,000, and a very large proportion of the towns in the state be the gainers by the change.

If the legislature is not prepared to adopt so radical a change and the present system of the distribution of the tax upon railroads is retained, the legislature should provide,—

1. For a new valuation by some disinterested tribunal, of the real estate of the railroads recognized in the statute as buildings and right of way, and

2. That in the apportionment of railroad taxes to the towns on the basis of the number of shares of stock owned therein, the towns shall receive the tax on shares actually owned by individual stockholders, only, and that the tax on all shares owned by corporations, or held in trust, shall remain in the state treasury.

BONDS.

The legislature of 1893 authorized the issue of \$75,000 4 per cent. 20-year bonds, the proceeds to be applied to the completion of the State Library building; and \$135,000 4 per cent. 20-year bonds, for the Agricultural college buildings at Durham. These bonds were placed, during the financial stringency in 1893, at an average premium of 3.63+ per cent.

The original library loan of \$175,000 4 per cent. 20-year bonds authorized by the legislature in 1891, was sold at a premium of 10.9 per cent.

SURPLUS REVENUE, AND INTEREST ON SURPLUS REVENUE.

By an act of the legislature, approved January 13, 1837, the state treasurer was authorized to receive and apportion to the towns certain public money of the United States, pursuant to an act of congress approved June 23, 1836. The act of 1837 prescribed the manner in which the apportionment should be made and the form of an agreement to be executed by the agents of the towns receiving any portion of the funds. No record of the apportionment exists in the treasury department, and none of the agreements executed by the town agents, as required by the act quoted, are to be found on file.

The amounts assigned to the then unincorporated places with their accumulations of interest still remain in the treasury, and are reported in the liabilities of the state yearly. June 1, 1894, the places and amounts credited to each were as follows :

Name.	Principal.	Interest.	Total.
Cambridge	\$160.56	\$211.86	\$372.42
Clarksville	155.31	9.32	164.63
Dixville	80.28	269.52	349.80
Dix's Grant	40.14	134.70	174.84
Erving's Grant	13.38	44.76	58.14
Green's Grant	6.66	22.26	28.92
Gilmanton and Atkinson Acad- emies' Grant	40.14	134.70	174.84
Hart's Location	40.14	2.41	42.55
Hale's Location	20.04	67.69	87.73
Low & Burbank's Grant	26.76	89.72	116.48
Millsfield	80.28	269.52	349.80
Nash & Sawyer's Location	40.14	134.70	174.84
Odell's township	66.90	224.37	291.27
Pinkham's Grant	13.38	42.37	55.75
Second College Grant	33.42	112.31	145.73
Success	133.80	448.97	582.77
Wentworth's Location	58.11	38.39	96.50
Totals	\$1,009.44	\$2,257.57	\$3,267.01

Clarksville and Hart's Location are duly incorporated, and receive annually their proportion of the interest credited to them.

Cambridge has, at intervals, had a town organization, but has none at present. Nash and Sawyer's Location has been annexed to the town of Carroll.

I respectfully recommend that the treasurer be authorized to pay to all places that have maintained a town organization for the past ten years their proportion of these funds, and that the proportion assigned to Nash and Sawyer's Location be paid to the town of Carroll, and that the balances credited to the remaining unincorporated places be covered into the revenue account for the current fiscal year, and the accounts, "Surplus Revenue" and "Interest on Surplus Revenue," be closed.

INTEREST ON TRUST FUNDS.

Among the liabilities of the state are the following, reported under the head of trust funds (see page 399), with the rates of interest annually credited to each :

Fiske (Catherine) legacy, 6 per cent.	.	\$26,378.43
Kimball (Jacob) legacy,	" . .	6,753.49
Surplus revenue,	" . .	1,009.44
Teachers' Institute fund,	" . .	57,193.08
Agricultural College fund,	" . .	80,000.00
Interest on surplus revenue	. . .	2,257.57
Unclaimed savings-bank deposits	. . .	1,602.30
Benj. Thompson Trust fund, 4 per cent.	. . .	425,621.82
Benj. Thompson State Trust fund, "	. . .	13,248.97
Total . . . . .	.	<u>\$614,065.10</u>

Amount bearing 4 per cent.	.	.	.	\$438,870.79
Amount bearing 6 per cent.	.	.	.	171,334.44
Amount bearing no interest	.	.	.	3,859.87

A saving in interest charges of nearly \$3,500 annually might be effected by reducing the rate of interest upon the first five funds above named from six to four per cent.

ESTIMATES.

The estimated expenses of the state for the fiscal year 1894-'95 are as follows :

Ordinary expenses	.	.	.	.	\$350,000.00
Extraordinary expenses	.	.	.	.	170,000.00
Interest	.	.	.	.	144,000.00
Total	.	.	.	.	<u>\$664,000.00</u>

Should the revenue for the coming year equal that of the past year, \$702,000, which is hardly probable, there will be available for the extinguishment of the debt \$38,000, while we have to provide for \$150,000 of bonds maturing January 1, 1895.

Among the more important items for which appropriations have already been made, but which have not been drawn, are the following :

New Library building	.	.	.	\	\$76,561.50
Asylum building	.	.	.	\	16,430.59
Dartmouth College	.	.	.	\	7,500.00
White Mountain roads, etc.	.	.	.	.	14,804.68
Fish hatcheries	.	.	.	.	1,157.17
Webster and Stark statues	.	.	.	.	7,878.20
Sullivan monument	.	.	.	.	1,200.00
Ray & Walker's citations	.	.	.	.	1,000.00
N. H. Veterans' Association	.	.	.	.	3,000.00
					<u>\$129,532.14</u>

REDUCTION OF DEBT.

In the treasurer's report, June 1, 1893, it was stated that the average annual reduction of the state debt since 1872 was about \$100,000. The average reduction for the past two years has been less than \$60,000, and for the coming year will probably be less than \$50,000. From 1874 to 1887, both years inclusive, the state tax was \$400,000 annually. Since 1888 it has been \$500,000.

It was fixed at the latter figure with a view of accumulating sufficient funds to redeem bonds maturing in 1889 and 1892, and with no expectation of continuing it more than four years at the farthest.

For eleven years, commencing January 1, 1895, \$150,000 of the Municipal War Loan Bonds, series of 1872, mature annually. }

The legislature is confronted with the problem of redeeming these bonds. }

It is obvious that if the state expenditures are maintained at the standard of the past few years, the state tax must be still further increased, or we must issue refunding bonds. }

With estimated demands upon the treasury for the coming year of \$814,000, and an estimated revenue of \$700,000, it is clear that the legislature of 1895 cannot safely encourage new enterprises involving any considerable expenditure of money. }

STANDING APPROPRIATIONS.

The entire revenue of the state for the coming year, and probably \$75,000 in excess, has already been appropriated by general laws or by special acts of previous legislatures.

The suggestion was made to the legislature of 1893 that all standing appropriations should be repealed, but the proposition did not receive favorable consideration.

The attention of your honorable bodies is respectfully called to this subject.

When the legislature of 1895 assembles, a sum considerably in excess of a year's revenue will be appropriated and partly expended without any action or responsibility on your part.

In several departments of the state government there is practically no limit to the expenditures in any one fiscal year, the same being entirely within the discretion of the heads of such departments. It is respectfully suggested that a change in the methods of making appropriations for the various departments of the state government, state institutions, and charitable and reformatory institutions would be for the interest of the state.

The change suggested is, that all standing appropriations be repealed, and that the heads of the various state departments and boards of commissioners be required to submit to the legislature, biennially, estimates of the amounts required by their respective departments and boards, for the ensuing biennial period; such estimates to form the basis of a biennial appropriation bill substantially in accordance with the practice in the national congress. In this way each successive legislature would be responsible for its own legislative period, and would have a more direct control of the expenditures than is possible under the present system.

By the adoption of this system, the various departments of the state government and the state institutions should be able to satisfy the legislature that the state was obtaining value received for the funds expended by them, in order to obtain appropriations for future operations.

BOUNTIES ON WILD ANIMALS.

The attention of the legislature is respectfully called to the practical operation of the statutes providing for bounties on wild animals, etc.

During a period of twenty years, from June, 1874, to June, 1894, there has been paid from the treasury on this account the sum of \$53,185.17. The amount paid for the year ending May 31, 1894, was \$2,755.50. The statute of 1893, providing for a bounty of 25 cents on hawks destructive of poultry and birds, involved an expenditure of \$1,484.50; of this sum, \$751.25 was paid to three towns, as follows:

Seabrook	.	.	.	.	.	\$523.25
Hudson	.	.	.	.	.	160.75
Hampton	.	.	.	.	.	67.25
						<hr/>
						\$751.25

In the case of the first two towns above named, the selectmen were required to certify before the payment of the claims, that they were satisfied that the hawks upon which bounties were paid were destructive of poultry and birds. It is not presumed, however, that boards of selectmen are elected on account of their proficiency in ornithology.

The town of Albany presented a claim under the statutes for

19 wildcats,	at \$1.00	.	.	\$19.00
9 wolves,	at 20.00	.	.	180.00
3 wolves' whelps,	at 10.00	.	.	30.00
4 bears,	at 10.00	.	.	40.00
79 bears,	at 5.00	.	.	395.00
63 hawks,	at .25	.	.	15.75
				<hr/>
Total				\$679.75

The state tax paid by the town was \$205. Should the 234 remaining towns in the state be equally successful in breeding wild animals for the state market, in proportion to their tax levy, it would require a state tax of nearly \$2,000,000 to pay bounty claims.

The town of Conway harvested 43 bears :

2 at \$10 each and 41 at \$5	.	.	\$225.00
1 wildcat	.	.	1.00
1 hawk	.	.	.25
			<hr/>
			\$226.25

The town of Bartlett, 23 bears at \$5, \$115.

These six towns reaped a harvest from the wild animal industry of \$1,772.25, leaving \$983.25 to be divided among the remaining 229 towns.

The attention of the legislature is particularly called to statistics published in the treasurer's report, June 1, 1893, pages 336 to 342 inclusive.

SOLON A. CARTER,

Treasurer.

AUDITOR'S REPORT.

CONCORD, May 31, 1894.

To His Excellency the Governor and the Honorable Council:

We have examined the treasurer's accounts from June 1, 1893, to date, as shown by the foregoing report, and find,—

Cash on hand June 1, 1893 . . .	\$107,373.03
Receipts to June 1, 1894 . . .	2,030,905.50

Total	\$2,138,278.53
Expenditures	1,879,251.09

Cash on hand May 31, 1894 . . .	\$259,027.44
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We have also examined the assets of the Benjamin Thompson fund in the hands of the treasurer, and find securities amounting at the appraisal to the state to \$351,745.76. We also find in the treasurer's hands the sum of \$2,060, being balance of deposits by railroad corporations for land damages as shown by his account, and also the sum of \$331.65, being balance of literary fund, making total cash and securities in the treasury May 31, 1894, as follows:

Treasury cash balance	\$259,027.44
Railroad damages deposited	2,060.00
Balance literary fund	331.65
Securities Benjamin Thompson estate at original appraisal	351,745.76
Income Benjamin Thompson estate from January 30, 1894, to date	3,781.35

\$616,946.18

We find the treasurer's books correctly kept, with vouchers for all expenditures, and certify that all receipts have been duly accounted for and all expenditures made in accordance with law.

SAMUEL W. HOLMAN,

Accountant.

F. N. PARSONS,

H. B. MOULTON,

Committee of the Council.

APPENDIX.



APPENDIX.

TABULAR STATEMENT

Showing the number of shares in the various chartered stock insurance companies in the state, April 1, 1893, the amount of tax paid by them, the amount distributed to the several cities and towns, and the balance accruing as revenue to the state.

COMPANIES.	Shares.	Tax.	To towns.	To state.
Capital Fire Insurance Co.	2,000	\$2,000.00	\$1,431.00	\$569.00
Fire Underwriters Association	100	100.00	75.00	25.00
Granite State Fire Insurance Co.....	2,000	2,000.00	1,458.00	542.00
New Hampshire Insurance Co.....	7,000	7,000.00	4,866.75	2,133.25
Peoples Fire Insurance Co	5,000	5,000.00	3,549.00	1,451.00
Portsmouth Fire Association.....	500	500.00	375.00	125.00
State Dwelling-House Fire Ins. Co....	150	150.00	112.50	37.50
Totals.....	16,750	\$16,750.00	\$11,867.25	\$4,882.75

TABULAR STATEMENT

Showing the assessment of railroad taxes for 1893, the amount distributed to the several cities and towns, and the balance accruing as revenue to the state; also assessments on account expenses railroad commissioners to June 1, 1893.

CORPORATIONS.	Tax.	To towns.	To state.	Expenses R. R. Com.
Boston & Maine.....	\$48,980.40	\$16,259.49	\$32,720.91	a \$3,107.40
Concord & Montreal.....	87,913.80	67,887.15	20,026.65	b 2,656.52
Concord & Claremont.....	8,941.50	8,885.47	56.03	c
Concord & Portsmouth.....	9,000.00	7,779.60	1,220.40	d
Concord Street Railway	300.00	245.72	54.28	43.39
Connecticut River	3,158.25	1,106.72	2,051.53	77.26
Eastern (N. H.)	5,246.01	4,478.61	767.40	c
Fitchburg.....	24,151.50	6,457.31	17,694.19	661.48
Grand Trunk	7,342.50	1,836.09	5,506.41	309.05
Laconia & Lake Village Horse R. R.	114.38	44.83	69.55	14.82
Manchester & Lawrence.....	22,450.56	15,113.04	7,337.52	c
Manchester & North Weare	1,200.00	300.00	900.00	d
Manchester & Keene, assessed to Boston & Lowell and Concord & Montreal, $\frac{1}{2}$ each.....	1,525.50	381.37	1,144.13	c and d.
Manchester Street Railway.....	525.00	525.00	.....	79.38
Mount Washington.....	2,250.00	507.00	1,743.00	30.69
Nashua, Acton & Boston	285.00	129.09	155.91	d
Nashua & Lowell	5,584.50	2,488.54	3,095.96	c
Northern	33,580.50	15,599.64	17,980.86	c
Peterborough.....	738.00	452.60	285.40	c
Peterborough & Hillsborough.....	1,050.00	1,050.00	.....	c
Portland & Ogdensburg	4,492.50	1,151.75	3,340.75	174.63
Portland & Rochester.....	450.00	113.05	336.95	15.87
Portsmouth & Dover	1,500.00	1,026.28	473.72	c
Profile & Franconia Notch.....	780.00	780.00	.....	22.23
Sullivan County	10,500.00	2,625.00	7,875.00	243.43
Suncook Valley.....	2,046.00	1,945.46	100.54	d
West Amesbury Branch	300.00	133.50	166.50	4.23
Wilton.....	3,717.75	2,997.72	720.03	c
Whitefield & Jefferson.....	1,875.00	468.75	1,406.25	d
Worcester, Nashua & Rochester....	17,791.50	8,591.35	9,200.15	c
Totals	\$307,790.15	\$171,360.13	\$136,430.02	\$7,440.38

a Includes entire system. b Includes entire system. c Included in Boston & Maine. d Included in Concord & Montreal.

TABULAR STATEMENT

Showing the valuation of the several telegraph companies within the limits of the state, and the tax assessed upon them by the state board of equalization, for the year 1893.

CORPORATIONS.	Valuation.	Tax assessed.	Tax paid.
American.....	\$2,000.00	\$30.00	\$30.00
Chester & Derry.....	400.00	6.00	6.00
Commercial Union.....	8,000.00	120.00	120.00
Direct U. S. Cable.....	10,000.00	150.00	150.00
Maine.....	10,000.00	150.00	150.00
Great Northwestern.....	5,000.00	75.00	75.00
Western Union.....	160,000.00	2,400.00	2,400.00
Total.....	\$195,400.00	\$2,931.00	\$2,931.00

TABULAR STATEMENT

Showing the valuation of the several telephone companies within the limits of the state, and the tax assessed upon them by the state board of equalization for the year 1893.

CORPORATIONS.	Valuation.	Tax assessed.	Tax paid.
Brattleborough & Chesterfield.....	\$500.00	\$7.50	\$7.50
Brattleborough & Hinsdale.....	1,000.00	15.00	15.00
Colebrook & Connecticut Lake.....	600.00	9.00	9.00
New England Telephone & Telegraph Co...	141,000.00	2,115.00	2,115.00
Plymouth & Campton.....	3,500.00	52.50	52.00
Total.....	\$146,600.00	\$2,199.00	\$2,199.00

TABULAR STATEMENT.

Showing the amount of deposits in each savings bank in the state, April 1, 1893, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the literary fund.

BANKS.	Deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
Alton.....	\$67,510.33	\$1,502.00	\$66,008.33	\$660.08	\$654.78	\$5.30
Amoskeag.....	4,694,512.80	41,750.00	4,652,762.80	46,527.63	43,952.70	2,574.93
Ashland.....	30,969.01	.....	30,969.01	309.69	309.57	.12
Belknap.....	1,248,556.39	52,294.74	1,196,261.65	11,962.62	11,418.50	544.12
Bristol.....	641,802.10	31,908.79	609,893.31	6,098.93	6,054.41	44.52
Cheshire Provident Institution.....	2,828,747.20	113,149.88	2,715,597.32	27,155.97	22,336.52	4,819.45
City Guaranty, Nashua.....	457,316.95	4,800.00	452,516.95	4,525.17	3,991.36	533.81
Cocheco.....	382,748.03	19,560.00	363,188.03	3,631.86	3,182.82	449.54
Colebrook Guaranty.....	178,137.29	.....	178,137.29	1,781.37	1,694.89	86.48
Connecticut River.....	723,876.06	.....	723,876.06	7,239.76	6,458.23	781.53
Contoocook Valley.....	79,284.12	11,050.00	68,234.12	682.34	655.84	26.50
Conway.....	147,390.65	6,051.00	141,339.65	1,413.40	1,343.57	67.83
Dartmouth.....	1,161,002.89	8,000.00	1,153,002.89	11,530.08	6,763.15	4,766.88
Dover Five Cents.....	319,605.58	9,437.57	310,168.01	3,101.03	2,865.96	235.72
Epping.....	77,739.21	777.35	76,961.86	769.62	769.62	.....
Farmers'.....	123,853.24	.....	123,853.24	1,238.53	1,238.53	.....
Farmington.....	636,062.04	82,741.34	553,320.70	5,533.21	5,389.66	163.55
Fitzwilliam.....	181,954.25	5,933.00	176,021.25	1,760.21	1,582.24	177.97
Francstown.....	104,517.03	4,943.54	99,573.49	995.73	971.31	24.42
Franklin.....	992,461.58	81,381.88	911,079.70	9,110.80	9,110.80	.....
Gorham Five Cents.....	52,142.17	2,607.03	49,535.14	495.35	487.75	7.60
Guaranty, Manchester.....	1,035,073.91	35,831.66	999,242.25	9,992.44	9,605.60	386.84
Hillsborough Bridge Guaranty.....	214,793.58	.....	214,793.58	2,147.94	2,147.94	.....
Hinsdale.....	315,087.72	6,931.93	308,155.79	3,081.56	2,554.60	496.96
Iona.....	392,634.64	11,992.53	380,642.11	3,806.42	3,689.43	116.99
Keene Five Cents.....	3,037,172.00	22,814.00	3,014,358.00	30,143.58	26,198.05	3,945.53
Keene Guaranty.....	1,585,025.02	44,708.00	1,540,317.02	15,403.17	13,596.61	1,806.56
Laconia.....	1,345,873.58	6,050.00	1,339,823.58	13,398.24	12,423.10	975.14
Lake Village.....	327,661.43	27,350.00	300,311.43	3,003.11	2,944.99	58.12
Lancaster.....	588,818.57	11,364.12	577,454.45	5,774.54	4,753.58	1,020.96

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Lebanon	1,084,323.80	29,950.00	1,054,373.80	10,543.74	8,430.15	2,113.59
Littleton	1,145,397.20	10,000.00	1,135,397.20	11,353.97	10,280.21	1,073.67
Loan and Trust	2,763,275.98	43,450.00	2,719,825.98	27,198.26	26,527.54	670.72
Manchester	6,867,358.50	.....	6,867,358.50	68,673.58	63,990.99	4,682.59
Mason Village	152,502.95	.....	152,502.95	1,525.03	1,403.26	121.77
Mechanics, Manchester	404,577.13	.....	389,527.13	3,995.27	3,778.96	216.31
Mechanics, Nashua	774,431.12	.....	774,431.12	7,744.31	6,400.98	1,343.33
Meredith Village	589,470.14	.....	589,470.14	5,894.70	5,659.94	234.76
Merrimack County	1,451,688.82	50,150.00	1,401,538.82	13,401.39	13,508.51	506.88
Merrimack River	3,000,940.37	55,118.64	2,945,821.73	29,458.22	27,639.49	1,818.73
Milford	1,263,945.26	63,485.00	1,200,460.26	12,004.49	11,332.15	672.45
Monadnock	652,021.93	27,572.83	624,449.10	6,244.49	5,338.97	905.52
New Hampshire Banking Company	3,352,399.60	72,477.15	3,259,922.45	32,599.22	29,954.58	2,644.64
New Hampshire	1,257,964.72	35,908.08	1,222,056.64	12,220.57	11,073.98	1,146.59
New Ipswich	4,431,038.57	82,600.00	4,348,438.57	43,438.57	41,243.66	2,240.73
Newport	49,516.00	9,000.00	40,916.00	409.16	402.85	6.31
Norway Plains	765,322.23	15,752.00	749,570.23	7,495.70	7,312.48	183.22
Ossipee Valley Ten Cents	747,462.99	24,842.81	722,620.18	7,226.20	6,221.08	1,005.12
Peoples	133,839.45	.....	133,839.45	1,338.39	1,120.13	218.26
Peterborough	912,137.88	.....	912,137.88	9,121.38	8,712.52	408.86
Piscataqua	959,650.90	36,244.43	923,406.47	9,234.06	8,790.24	443.82
Pittsfield	599,856.59	18,443.93	581,412.66	5,814.13	5,941.80	1,879.33
Plymouth Guaranty	387,958.09	6,604.23	381,353.86	3,813.54	3,776.07	37.47
Portsmouth	270,807.95	.....	270,807.95	2,708.08	2,668.13	39.95
Portsmouth Trust and Guaranty Company	4,013,930.00	72,276.56	3,941,653.44	39,416.53	27,928.38	11,488.15
Public Guaranty	1,092,230.28	49,247.32	1,042,982.96	10,429.83	9,137.15	1,292.68
Rollinsford	366,395.18	25,028.88	341,366.30	3,413.66	2,965.39	448.27
Rollinsford	280,400.83	10,143.45	270,257.38	2,702.57	2,492.54	210.03
Security	729,957.62	68,143.52	661,814.10	6,618.14	3,102.14	3,516.00
Siwooganock	276,052.94	15,400.00	260,652.94	2,606.53	2,119.53	487.00
Somersworth	450,688.57	4,635.61	446,052.96	4,460.53	3,719.48	741.05
Strafford	1,312,321.55	89,137.53	1,223,184.02	12,231.84	8,324.09	3,907.75
Strafford	81,584.88	.....	81,584.88	815.85	805.55	10.30
Sullivan Savings Institution	4,513,170.00	17,237.70	4,495,932.30	44,959.32	41,203.41	3,755.91
Union Five Cents	1,755,193.01	20,461.25	1,734,731.76	17,347.32	14,829.57	2,517.75
Union Guaranty	563,148.62	545,725.03	5,457.25	5,457.25	5,312.23	145.02
Walpole	871,188.87	59,759.64	811,429.23	8,114.29	7,832.12	282.17
Walpole	234,815.73	7,044.47	227,771.26	2,277.71	1,772.06	505.65
Wilton	195,800.00	23,496.00	172,304.00	1,723.04	1,705.44	17.60
Wolfeborough	173,958.67	.....	173,958.67	1,739.59	1,735.59	4.00
Woodsville Guaranty	161,020.00	200.00	160,820.00	1,608.20	1,211.11	397.09
Total of savings banks	\$75,042,574.29	\$1,711,214.98	\$73,331,359.31	\$733,313.56	\$654,862.06	\$78,451.50

TABULAR STATEMENT.—Continued.

TRUST COMPANIES.	Deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
American.....	\$100,000.00	.....	\$100,000.00	\$1,000.00	\$345.00	\$655.00
Berlin Savings Bank and Trust Company..	93,164.91	.....	93,164.91	931.65	869.50	82.15
Derryfield Savings Bank and Trust Company	252,153.82	.....	252,153.82	2,521.54	2,505.79	15.75
Granite State Trust Company.....	282,244.74	.....	282,244.74	2,822.45	2,714.58	107.87
Lancaster Trust Company.....	100,000.00	.....	100,000.00	1,000.00	827.00	173.00
Lisbon Savings Bank and Trust Company..	153,492.09	.....	153,492.09	1,534.92	1,448.48	86.44
Nashua Trust Company.....	246,327.75	.....	246,327.75	2,463.28	2,258.61	204.67
New Hampshire Trust Company.....	907,065.43	.....	455,891.09	4,558.91	3,904.12	654.79
Rochester Loan and Banking Company....	753,413.84	\$451,174.34	753,413.84	7,534.14	6,798.71	735.43
E. H. Rollins & Sons.....	300,000.00	.....	300,000.00	3,000.00	1,198.00	1,802.00
Security Trust Company, Nashua.....	638,685.25	.....	638,685.25	6,386.85	4,836.98	1,549.87
Whitefield Bank and Trust Company.....	77,508.87	.....	77,508.87	775.09	771.39	3.70
Wolfeborough Loan and Banking Company..	220,040.67	.....	220,040.67	2,200.41	2,139.14	61.27
Woodsville Loan and Banking Company...	20,000.00	.....	20,000.00	200.00	140.00	60.00
Total of Trust Companies.....	\$4,144,097.37	\$451,174.34	\$3,692,923.03	\$36,929.24	\$30,757.30	\$6,171.94
Grand total.....	\$79,186,671.66	\$2,162,389.32	\$77,024,282.34	\$770,242.80	\$685,619.36	\$84,623.44
Sandwich Savings Bank Tax of 1892 re-funded (See Chap. 83, Pamphlet Laws of 1893).....	.....	.....	.....	.....	293.65	7.66
Net amount to towns and literary fund	.....	.....	.....	.....	\$685,325.71	\$84,615.78

TABULAR STATEMENT

SHOWING AMOUNT OF STATE TAX COLLECTED, AND
AMOUNTS CREDITED TOWNS AND CITIES FOR IN-
SURANCE, RAILROAD, AND SAVINGS-BANK TAXES
AND LITERARY FUND FOR THE YEAR 1893; TOTAL
CREDITS AND BALANCES.

TABULAR STATEMENT

Showing the amount of state tax collected; the amount credited to the several cities and towns for insurance tax, railroad tax, savings-bank tax, and literary fund, for the year 1893; total credits and balances.

TOWNS.	State tax.	Insurance tax.	Railroad tax.	Savings bank tax.	Literary fund.	Total credits.	Balance paid to town.	Balance paid to state.
Acworth.....	\$945.00	.....	.....	\$1,691.36	\$212.35	\$1,903.71	\$958.71	.....
Albany.....	205.00	.....	.....	17.65	86.31	103.96	.....	\$101.04
Alexandria.....	555.00	.....	.....	642.68	231.53	894.71	339.71	.....
Allenstown.....	1,505.00	.....	.....	1,416.26	98.64	1,779.11	274.11	.....
Alton.....	1,385.00	\$22.50	241.71	2,084.89	213.72	2,298.61	913.61	.....
Amherst.....	1,165.00	.....	.....	2,187.52	280.85	3,090.52	1,625.52	.....
Andover.....	1,995.00	45.75	622.15	3,662.56	239.75	4,460.16	2,465.16	.....
Andoverst.....	1,310.00	12.00	856.51	2,229.53	272.63	3,370.67	2,080.67	.....
Antrim.....	1,595.00	29.25	4.36	2,845.27	337.02	3,215.90	1,680.90	.....
Ashland.....	1,090.00	6.75	148.71	1,502.06	358.94	2,016.46	926.46	.....
Atkinson.....	645.00	.....	121.98	267.88	73.98	463.84	.....	181.16
Auburn.....	710.00	.....	46.20	1,207.22	161.68	1,415.08	705.08	.....
Barnstead.....	1,330.00	7.50	2.24	2,552.23	260.30	2,822.27	1,492.27	.....
Barrington.....	1,370.00	4.50	231.79	2,388.53	349.35	2,974.17	1,604.17	.....
Bartlett.....	630.00	.....	.....	163.31	328.80	881.80	231.80	.....
Bath.....	1,105.00	.....	118.95	507.27	216.46	842.68	.....	262.32
Bedford.....	1,625.00	.....	56.82	2,675.65	264.41	2,996.88	1,371.88	.....
Belmont.....	1,400.00	.....	137.68	2,329.71	247.97	2,715.36	1,315.36	.....
Bennington.....	680.00	3.75	75.52	1,211.36	139.74	1,430.37	770.37	.....
Benton.....	195.00	.....	24.01	38.51	79.46	141.98	.....	53.02
Berlin.....	1,875.00	.....	46.51	518.12	532.93	1,097.56	.....	777.44
Bethlehem.....	1,580.00	222.83	1,306.18	417.85	1,946.86	366.86
Boscawen.....	1,785.00	5.25	733.41	1,933.45	293.18	2,965.29	1,180.29

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Bow.....	1.50	248.77	2,667.65	178.10	3,096.02	1,856.02
Bradford.....	11.25	458.11	2,272.87	182.21	2,924.44	1,719.44
Brentwood.....	3.75	33.72	873.83	169.88	1,081.18	361.18
Bridgewater.....	8.25	18.63	464.69	79.46	562.78	242.78
Bristol.....	.....	401.47	3,689.07	368.53	4,467.32	2,567.32
Brookfield.....	.....	45.12	451.26	104.12	600.50	275.50
Brookline.....	.....	.....	1,083.00	137.00	1,220.00	500.00
Campton.....	.....	63.02	1,208.63	267.15	1,538.80	683.80
Canaan.....	.75	658.23	1,615.20	447.99	2,722.17	1,402.17
Candia.....	.....	104.16	2,764.46	275.37	3,143.99	1,963.99
Canterbury.....	.....	265.44	2,006.44	231.53	2,503.41	1,188.41
Carroll.....	7.50	216.78	221.09	220.57	665.94	30.94
Centre Harbor.....	.....	6.85	1,288.55	112.34	1,407.74	787.74
Charlestown.....	.....	1,185.02	4,807.86	390.45	6,383.33	4,118.33
Chatham.....	.....	.....	1.77	132.89	134.66	.....
Chester.....	.....	57.24	1,617.02	204.13	1,878.32	803.39
Chesterfield.....	.....	.....	1,869.93	231.53	2,201.46	621.46
Chichester.....	.....	436.53	1,705.39	131.52	2,273.44	1,368.44
Clarendon.....	45.00	1,094.54	10,143.57	1,223.41	12,506.52	5,681.52
Clarksville.....	.....	.....	29.75	117.82	147.57	.....
Colebrook.....	4.50	.....	1,502.25	453.47	1,960.22	235.22
Columbia.....	.....	.....	141.54	180.84	322.38	.....
Concord.....	950.25	30,744.39	46,318.25	4,108.63	82,121.52	50,471.52
Conway.....	7.50	1,261.32	1,401.53	743.91	3,414.26	1,649.26
Cornish.....	.....	136.46	821.61	194.54	1,152.61	77.61
Croydon.....	.....	.....	446.97	132.89	579.86	124.86
Dalton.....	.....	50.24	218.17	152.07	420.18	75.48
Danbury.....	.....	303.29	1,278.58	175.56	1,757.23	1,067.23
Danville.....	.....	9.00	564.81	127.41	691.22	231.22
Deerfield.....	.....	681.33	2,164.09	323.32	3,236.99	1,801.99
Deering.....	68.25	12.03	831.22	135.63	978.88	418.88
Derry.....	.....	483.48	4,029.02	590.47	5,102.97	2,577.97
Dorchester.....	.....	.....	211.14	105.49	316.63	76.63
Dover.....	146.25	4,696.05	27,618.85	2,018.01	34,479.16	11,954.16
Dublin.....	.....	.....	1,726.84	143.85	1,870.69	700.69
Dummer.....	.....	17.14	41.72	109.60	168.46	.....
Dunbarton.....	.....	185.23	1,891.12	135.63	2,211.98	1,081.98
Durham.....	.....	277.97	1,887.96	206.87	2,372.80	762.80
East Kingston.....	7.50	181.92	76.70	105.49	371.61	123.39
Easton.....	.....	.....	390.22	71.24	461.46	221.46
Carried forward.....	\$1,399.50	\$48,947.15	\$469,813.82	\$21,118.55	\$241,279.02	\$120,004.32
						\$1,950.30

TABULAR STATEMENT.—Continued.

TOWNS.	State tax.	Insurance tax.	Railroad tax.	Savings-bank tax.	Literary fund.	Total credits.	Balance paid to town.	Balance paid to state.
<i>Brought forward</i>								
Eaton.....	\$123,225.00	\$1,399.50	\$48,947.15	\$159,813.82	\$21,118.55	\$241,279.02	\$120,004.32	\$1,950.30
Edingham.....	280.00	.....	.....	107.22	172.62	279.84	.....	.16
Ellsworth.....	460.00	.....	.....	271.60	184.95	456.55	.....	3.45
Ell-worth.....	70.00	.....	.....	57.26	31.51	88.77	18.77	.....
Enfield.....	1,760.00	1.50	721.86	2,880.04	267.15	3,870.55	2,110.55	.....
Epping.....	1,690.00	9.00	684.22	1,754.13	397.30	2,844.95	1,154.65	.....
Epsom.....	1,015.00	27.00	226.65	1,621.48	165.77	2,040.90	1,025.90	.....
Erol.....	200.00	.....	.....	42.75	56.17	98.32	.....	101.08
Exeter.....	6,395.00	128.00	3,047.63	4,408.66	863.10	8,445.39	2,050.39	.....
Farmington.....	4,020.00	.....	380.57	5,395.81	664.45	6,440.83	2,420.83	.....
Fitzwilliam.....	1,360.00	.....	167.53	2,606.51	324.69	3,098.73	1,738.73	.....
Franklin.....	1,255.00	90.00	77.94	1,869.27	197.28	2,234.43	979.49	.....
Frankston.....	825.00	.....	65.00	584.32	147.96	797.28	.....	27.72
Freedom.....	6,335.00	75.75	10,087.87	7,823.09	1,600.16	19,586.87	13,251.87	.....
Fremont.....	785.00	3.75	.....	666.37	182.21	852.33	67.33	.....
Gilford.....	600.00	.....	198.96	603.78	198.65	1,001.39	401.39	.....
Gilmanton.....	925.00	18.75	.....	1,628.83	200.02	1,847.70	922.70	.....
Gilsum.....	830.00	7.50	310.04	2,927.87	271.26	2,798.13	1,364.13	.....
Goffstown.....	3,300.00	92.25	310.04	1,661.46	160.29	1,829.25	3,899.25	.....
Gorham.....	985.00	14.25	640.23	6,214.05	545.26	7,161.60	3,861.60	.....
Goshen.....	390.00	.....	.....	561.19	509.64	1,725.31	740.31	.....
Grafton.....	850.00	.....	277.25	1,440.41	95.90	664.56	274.56	.....
Grantham.....	360.00	.....	62.24	391.97	123.30	1,975.22	1,125.22	.....
Greenfield.....	820.00	3.75	139.65	1,315.23	154.81	577.51	217.51	.....
Greenland.....	995.00	11.25	491.32	1,245.72	149.33	1,897.62	790.62	.....
Greenville.....	1,500.00	36.00	286.24	1,436.56	186.32	1,944.12	444.12	.....
Groton.....	305.00	.....	.....	330.07	135.63	465.70	160.70	.....
Hampstead.....	965.00	.....	602.20	965.65	232.80	1,800.75	835.75	.....
Hampton.....	1,420.00	.....	269.13	611.58	195.91	1,076.62	.....	343.38
Hampton Falls.....	660.00	42.00	126.69	370.19	113.71	652.59	7.41
Hancock.....	960.00	2.25	105.03	1,825.18	186.32	2,118.78	1,158.78

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Hanover.....	2,915.00	37.50	547.49	3,551.13	428.81	4,564.93	1,649.93
Harrisville.....	845.00	41.45	1,408.33	194.54	793.32	793.32
Hart's Location.....	60.00	.....	60.08	67.72	.....	127.80	67.80	.....
Haverhill.....	2,610.00	3.75	782.32	2,311.50	846.66	3,944.23	1,334.23	.....
Hebron.....	220.00	.....	1.37	3,592.40	297.29	4,142.79	2,262.79	.....
Henniker.....	1,880.00	.....	253.10	711.45	119.19	1,065.35	555.35	.....
Hill.....	510.00	.....	234.71	4,386.68	520.60	5,107.24	2,542.24	.....
Hillsborough.....	2,565.00	76.50	123.46	3,254.60	683.63	3,989.64	1,509.64	.....
Hinsdale.....	2,480.00	11.25	40.16	523.59	153.44	683.88	168.88	.....
Holderness.....	515.00	.....	6.85	1,811.23	257.56	2,341.15	581.15	.....
Hollis.....	1,760.00	52.50	219.86	2,907.73	276.74	3,966.61	2,091.61	.....
Hooksett.....	1,875.00	147.00	635.14	4,633.63	390.45	5,468.81	2,758.81	.....
Hopkinton.....	2,710.00	42.00	402.73	3,105.52	286.33	3,911.63	2,171.63	.....
Hudson.....	1,740.00	15.00	504.78	179.88	161.66	341.54	128.46	.....
Jackson.....	470.00	.....	.....	4,092.21	353.46	4,688.43	2,268.43	.....
Jaffrey.....	2,320.00	10.50	232.26	361.42	287.70	836.62	221.62	.....
Jefferson.....	615.00	.....	187.50	27,035.00	1,653.59	34,166.59	16,043.59	.....
Keene.....	18,125.00	486.75	4,993.25	405.46	119.19	544.81	55.19	.....
Kensington.....	600.00	.....	20.16	279.45	258.93	714.32	.....	105.68
Kingston.....	820.00	.....	175.94	14,634.52	1,893.34	19,460.31	10,250.31	.....
Laconia.....	9,210.00	183.75	2,748.70	5,424.39	885.02	6,546.28	3,426.28	.....
Lancaster.....	3,120.00	81.00	155.87	854.37	137.00	1,009.89	439.89	.....
Landaff.....	570.00	.....	18.52	960.34	75.35	1,035.69	405.69	.....
Langdon.....	630.00	.....	.....	7,516.30	995.99	10,926.16	5,326.16	.....
Lebanon.....	5,600.00	36.00	2,377.87	1,224.53	149.48	1,739.60	804.60	.....
Lee.....	935.00	.....	375.59	795.11	135.63	938.94	473.94	.....
Lempster.....	465.00	.....	8.20	217.29	35.62	232.91	132.91	.....
Lincoln.....	120.00	.....	.....	2,138.79	602.80	2,869.57	614.57	.....
Lisbon.....	2,255.00	.....	127.98	1,281.61	50.69	1,422.85	662.85	.....
Litchfield.....	760.00	.....	90.55	4,553.72	898.72	5,765.56	2,130.56	.....
Littleton.....	3,635.00	.....	313.12	23.17	.....	23.17	.....	111.83
Livermore.....	135.00	.....	.....	2,923.65	286.33	3,841.64	2,161.64	.....
Londonderry.....	1,680.00	18.75	612.91	3,223.56	220.57	3,585.74	1,985.74	.....
Loudon.....	1,600.00	.....	141.61	208.21	139.74	347.95	57.05	.....
Lynan.....	403.00	.....	.....	1,494.61	341.13	1,856.07	666.07	.....
Lyme.....	1,190.00	75	19.58	636.03	160.29	871.01	161.01	.....
Lyndeborough.....	710.00	1.50	73.19	1,577.70	63.02	1,769.13	1,009.13	.....
Madbury.....	760.00	.....	128.41	493.46	121.93	659.90	294.90	.....
Madison.....	365.00	.....	44.51	.....	.....	.....	.....	.....
Carried forward.....	\$246,755.00	\$9,165.00	\$84,613.62	\$338,770.87	\$44,634.65	\$471,184.09	\$227,320.80	\$2,891.71

TABULAR STATEMENT.—Continued.

Towns.	State tax.	Insurance tax.	Railroad tax.	Savings-bank tax.	Literary fund.	Total credits.	Balance paid to towns.	Balance paid to state.
<i>Brought forward</i>								\$2,891.71
Manchester.....	\$246,755.00	\$3,165.00	\$84,613.62	\$338,770.87	\$44,634.60	\$471,184.09	\$227,320.80	54,613.74
Marlborough.....	65,615.00	4,900.50	25,743.05	82,644.77	6,940.42	120,228.74	2,264.06	2,133.38
Marlow.....	1,790.00	.....	94.96	3,511.11	447.99	4,054.06	2,133.38	2,133.38
Mason.....	1,735.00	3.75	.....	3,165.30	149.33	3,318.38	272.31	2,698.36
Merridith.....	1,955.00	48.75	128.53	737.67	141.11	1,007.31	2,698.36	2,852.99
Merrimack.....	1,705.00	7.50	165.24	4,032.48	406.89	4,653.36	355.79	336.54
Middleton.....	305.00	.....	889.93	3,381.08	279.48	4,567.99	660.79	931.54
Milan.....	535.00	.....	71.40	600.51	60.28	660.79	931.54	5,964.14
Milford.....	5,145.00	.....	849.38	549.15	310.99	11,109.14	5,964.14	1,979.76
Milton.....	1,635.00	171.00	78.82	9,316.08	772.68	3,614.76	1,979.76	198.11
Mont Vernon.....	740.00	.....	70	3,112.61	423.33	938.11	237.26	449.39
Monroe.....	505.00	.....	.....	863.43	73.98	938.11	1,254.39	54,687.34
Moultonborough.....	805.00	.....	.....	78.34	158.92	237.26	25,472.34	469.74
Nashua.....	29,215.00	960.75	9,010.54	946.14	308.25	3,772.98	2,168.09	965.29
Nelson.....	440.00	.....	2.46	40,943.07	67.13	909.74	1,715.29	618.89
New Boston.....	1,755.00	42.00	32.49	840.15	308.25	3,923.09	313.77	333.77
Newbury.....	750.00	.....	94.40	1,524.99	95.90	1,118.89	1,758.34	938.17
Newcastle.....	500.00	.....	74.06	933.04	91.79	933.77	1,497.59	187.59
New Durham.....	620.00	.....	69.55	712.15	132.07	933.77	1,761.02	856.02
New Hampton.....	850.00	.....	21.47	1,510.82	57.54	1,738.34	10,522.96	539.00
Newington.....	545.00	.....	38.93	841.70	75.54	938.17	517.29	384.91
New Ipswich.....	1,310.00	.....	.....	1,274.28	223.31	1,497.59	804.61	1,437.60
New London.....	905.00	11.25	98.71	1,464.74	186.32	1,761.02	1,437.60	35.43
Newmarket.....	2,800.00	7.50	461.06	1,610.84	604.17	2,683.57	116.43	236.00
Newport.....	3,985.00	123.75	2,622.74	7,084.62	691.85	10,522.96	517.29	384.91
Newton.....	775.00	.....	296.90	54.54	257.56	539.00	1,782.29	1,774.91
Northfield.....	1,265.00	.....	219.30	1,458.87	104.12	1,782.29	804.61	1,437.60
North Hampton.....	1,390.00	22.50	87.10	1,494.06	171.25	1,774.91	1,437.60	35.43
Northumberland.....	985.00	.....	563.42	801.49	424.70	1,789.61	2,872.60	1,062.85
Northwood.....	1,435.00	35.25	9.24	2,547.26	208.85	2,872.60	180.43	733.58
Nottingham.....	925.00	.....	2.74	851.87	208.24	1,062.85	279.48	2,681.52
Orange.....	145.00	.....	27.08	91.70	61.65	180.43	35.43	206.42
Orford.....	940.00	17.78	436.32	279.48	733.58	1,396.52
Ossipee.....	1,285.00	.75	332.68	1,920.65	427.44	2,681.52

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Pelham.....	1,140.00	136.58	885.72	191.80	1,214.10	74.10
Pembroke.....	3,075.00	251.25	393.38	4,885.83	342.50	5,672.96	2,597.96
Peterborough.....	4,230.00	252.75	747.18	7,401.36	615.13	9,016.42	4,786.42	.....
Piermont.....	735.00	.....	.....	300.99	175.36	476.35	.....	258.65
Pittsburg.....	595.00	.....	.....	113.11	163.03	276.14	.....	318.86
Plainfield.....	2,900.00	51.00	545.60	4,315.22	560.33	5,472.15	2,572.15	.....
Plaintow.....	1,285.00	.....	28.46	1,633.94	302.77	1,965.17	680.17	.....
Plaistow.....	690.00	.....	144.80	231.98	226.04	602.83	.....	87.17
Plymouth.....	2,175.00	67.50	1,045.54	3,439.75	537.04	5,089.83	2,914.83	.....
Portsmouth.....	24,125.00	1,144.50	23,632.64	29,210.33	1,793.33	55,981.00	31,856.00	.....
Randolph.....	130.00	.....	.....	30.05	23.29	53.34	.....	76.66
Raymond.....	945.00	.....	134.32	2,048.77	.....	2,183.09	1,238.09	.....
Richmond.....	605.00	.....	.....	867.33	131.52	998.85	393.85	.....
Rindge.....	1,420.00	.....	69.20	2,591.48	219.20	2,879.88	1,459.88	.....
Rochester.....	8,710.00	148.50	2,231.87	14,213.70	1,520.70	18,114.77	9,404.77	.....
Rollinsford.....	3,060.00	7.50	794.93	3,908.77	378.12	5,089.32	2,029.32	.....
Roxbury.....	190.00	.....	2.24	357.67	26.03	385.94	195.94	.....
Rumney.....	815.00	15.00	153.15	1,524.43	319.21	2,011.79	1,196.79	.....
Rye.....	1,950.00	11.25	232.08	4,192.33	189.06	4,624.72	2,674.72	.....
Salem.....	1,275.00	.....	537.92	771.29	335.65	1,644.86	369.86	.....
Salisbury.....	845.00	.....	29.32	1,252.90	147.96	1,430.38	585.38	.....
Sanbornton.....	1,200.00	.....	139.74	2,687.31	245.23	3,072.28	1,872.28	.....
Sandown.....	415.00	.....	119.47	344.44	109.60	573.51	158.51	.....
Sandwich.....	1,125.00	.....	9.59	707.32	293.18	1,010.09	.....	114.91
Seabrook.....	575.00	.....	164.87	150.24	327.43	642.54	67.54	.....
Sharon.....	155.00	.....	.....	195.03	32.88	227.91	72.91	.....
Shelburne.....	285.00	.....	244.55	116.35	87.68	448.58	163.58	.....
Somersworth.....	7,115.00	20.25	628.23	9,183.09	1,242.59	11,074.16	3,959.16	.....
South Hampton.....	445.00	.....	1.84	143.13	86.31	231.28	.....	213.72
South Newmarket.....	1,190.00	19.50	510.02	1,062.36	157.55	1,749.43	559.43	.....
Springfield.....	580.00	.....	.....	521.28	146.59	667.87	287.87	.....
Stark.....	555.00	.....	197.17	359.76	258.93	815.86	260.86	.....
Stewartstown.....	725.00	.....	.....	177.49	309.62	487.11	.....	237.89
Stoddard.....	495.00	.....	.70	1,160.49	104.12	1,265.31	770.31	.....
Strafford.....	1,235.00	.....	.....	2,803.90	339.76	3,143.66	1,908.66	.....
Stratford.....	940.00	.....	456.66	1,517.99	408.26	2,382.91	1,442.91	.....
Stratham.....	1,310.00	.....	240.26	1,473.85	167.14	1,881.25	571.25	.....
Sullivan.....	515.00	.....	.....	877.73	131.52	1,009.25	494.25	.....
Sunapee.....	805.00	.....	158.05	1,335.52	228.79	1,722.36	917.36	.....
Carried forward.....	\$462,590.00	\$11,489.25	\$160,578.84	\$632,461.48	\$76,676.16	\$881,205.73	\$423,641.89	\$5,026.16

TABULATED STATEMENT.—Continued.

TOWNS.	State tax.	Insurance tax.	Railroad tax.	Savings-bank tax.	Literary fund.	Total credits.	Balance paid to town.	Balance paid to state.
<i>Brought forward.....</i>								\$5,026.16
Surry.....	\$462,590.00	\$11,499.25	\$160,578.84	\$632,461.48	\$76,676.16	\$881,205.73	\$423,641.89	573.63
Sutton.....	420.00		7.17	904.26	32.20	993.63	831.28	1,751.28
Sutton.....	920.00		81.94	1,478.91	190.43	1,751.28	2,507.92	347.57
Swansey.....	2,085.00		109.24	4,013.77	469.91	4,592.92	1,202.57	739.04
Tanworth.....	855.00	3.75		944.00	254.82	1,202.57	269.04	395.19
Temple.....	470.00		9.82	638.80	90.42	739.04	5.19	5,004.68
Thornton.....	390.00			200.65	194.54	395.19	5,004.68	1,010.54
Tilton.....	2,385.00	22.50	2,255.70	4,700.48	411.00	7,389.68	1,010.54	805.67
Troy.....	1,095.00		150.60	1,679.57	275.37	2,105.54	280.04	2,388.39
Tuftonborough.....	575.00	1.50		476.07	178.10	655.67	1,932.96	2,669.42
Unity.....	625.00			734.34	150.70	885.04	1,057.22	319.80
Wakefield.....	1,620.00	27.75	1,172.18	2,448.15	360.31	4,008.39	2,456.40	1,342.42
Walpole.....	3,715.00		1,161.31	3,837.27	649.38	5,647.96	801.37	1,461.04
Warner.....	1,955.00	26.25	1,280.69	2,987.31	330.17	4,624.42	53.64	
Warren.....	805.00		174.98	1,489.96	197.28	1,862.22		
Washington.....	730.00			908.69	141.11	1,049.80		
Waterville.....	65.00			9.40	10.96	11.36		
Weare.....	2,125.00	179.25	105.91	3,890.72	405.52	4,581.40		
Webster.....	870.00		181.86	1,915.48	115.08	2,212.42		
Westmoreland.....	570.00		353.48	858.97	158.92	1,371.37		
Westworth.....	1,450.00		196.02	2,487.60	227.42	2,911.04		
Westworth's Location.....	55.00							55.00
Whitefield.....	1,435.00		305.57	1,910.18	627.46	2,843.21	1,408.21	
Wilton.....	750.00	61.39	1,145.30	1,145.30	204.13	1,415.17	665.17	
Winchester.....	2,755.00	3.75	1,412.70	4,851.31	445.25	6,724.26	3,989.26	
Windsor.....	3,450.00	15.00	96.38	3,828.57	723.36	4,648.31	1,198.31	
Windham.....	835.00		483.90	808.03	124.67	1,416.60	581.60	
Windsor.....	100.00			161.56	16.44	178.00	78.00	
Wolfeborough.....	2,785.00	98.25	650.26	3,390.29	732.95	4,871.75	2,086.75	
Woodstock.....	385.00		872.69	172.94	89.05	1,134.68	749.68	
	\$498,865.00							

FINANCIAL STATEMENTS

OF THE CITIES AND TOWNS COMPILED BY COUNTIES,
IN ACCORDANCE WITH THE PROVISIONS OF CHAPTER
16 OF THE PUBLIC STATUTES.

ROCKINGHAM

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Atkinson	\$305,435.00	\$3,512.88	\$1.15	.....	\$437.76
2. Auburn.....	299,226.00	3,948.34	1.32	\$4,190.00	1,758.37
3. Brentwood	304,252.00	3,042.52	1.00	200.00	303.68
4. Candia.....	340,141.00	5,102.11	1.50	2,467.50	2,436.57
5. Chester.....	369,668.00	4,620.83	1.25	732.45	1,197.79
6. Danville.....	204,162.00	2,862.80	1.40	3,053.00	467.52
7. Deerfield.....	420,272.00	7,614.04	1.81	6,504.48	3,869.52
8. Derry.....	1,112,943.00	23,212.82	2.08½	25,966.20	10,991.61
9. East Kingston..	237,522.00	2,541.89	1.07	4,401.52	4,555.04
10. Epping.....	697,797.00	11,181.72	1.60	28,371.35	4,952.94
11. Exeter	3,044,695.00	53,283.09	1.75	98,200.00	8,631.64
12. Fremont	263,934.00	3,561.76	1.35	318.65	1,212.85
13. Greenland.....	363,826.00	4,538.53	1.25	9,000.00	6,391.94
14. Hampstead	354,510.00	5,277.00	1.49	832.60	1,684.56
15. Hampton.....	637,725.00	7,971.56	1.25	6,821.04	309.22
16. Hampton Falls..	294,524.00	3,681.55	1.25	1,041.49	507.99
17. Kensington	264,575.00	3,467.23	1.31	600.00	819.29
18. Kingston	356,533.00	5,169.59	1.45	7,271.50	1,952.45
19. Londonderry....	531,326.00	7,969.89	1.50	6,032.29	4,615.99
20. Newcastle	212,842.00	3,907.40	1.84	25,200.00	2,640.59
21. Newington	222,122.00	2,157.01	.97	2,208.00	707.55
22. Newmarket	1,266,370.00	21,401.65	1.69	20,174.00	6,005.16
23. Newton	379,285.00	6,827.13	1.80	13,583.53	2,436.89
24. North Hampton.	603,547.00	6,035.47	1.00	3,650.00	2,809.04
25. Northwood	503,384.00	8,687.86	1.72	16,669.58	3,254.75
26. Nottingham.....	338,751.00	5,340.33	1.58	13,182.85	1,208.49
27. Plaistow.....	326,452.00	5,354.01	1.64	2,785.77	2,051.90
28. Portsmouth.....	7,679,161.00	131,250.00	1.71	701,940.15	212,265.88
29. Raymond.....	381,663.00	6,679.34	1.75	24,564.45	2,036.61
30. Rye	600,125.00	7,314.35	1.22	4,351.12	776.16
31. Salem	659,236.00	13,052.97	1.98	15,330.33	2,360.71
32. Sandown	170,682.00	2,319.75	1.35	1,000.00	1,780.09
33. Seabrook.....	259,302.00	5,718.18	2.20	9,649.99	3,190.62
34. South Hampton.	212,708.00	2,382.15	1.12	2,000.00	542.21
35. So. Newmarket..	344,272.00	4,888.67	1.42	1,154.80	1,025.34
36. Stratham.....	502,462.00	5,341.94	1.06	2,112.21	2,133.50
37. Windham.....	356,489.00	4,670.00	1.31	488.30	1,185.32
Aggregate	\$25,423,919.00	\$405,888.36	\$1.59½	\$1,066,049.15	\$305,507.54

COUNTY.

Net debt.	Surplus.	a-Increase or b decrease during year.	Cost of public works.	Pre- cinct debt.	Purpose for which debt was incurred.
1.	\$437.76	c	\$115.67	.....	.....
2. \$2,431.63	.....	a	4,030.87	.....	.....
3.	103.68	c	83.52	.....	.....
4. 30.93	.....	b	133.22	.....	.....
5.	465.34	d	280.26	.....	.....
6. 2,585.48	.....	b	204.45	.....	.....
7. 2,634.96	.....	b	1,391.31	.....	.....
8. 14,974.59	.....	a	2,130.86	\$1,500.00	.....
9.	153.52	b	429.32	.....	.....
10. 23,418.41	.....	a	7,237.18	.....	.....
11. 89,568.36	.....	a	17,658.47	.....	.....
12.	894.20	c	326.66	.....	.....
13. 2,608.06	.....	b	386.89	.....	.....
14.	851.96	c	164.80	.....	.....
15. 6,511.82	.....	a	631.44	.....	.....
16. 533.50	.....	b	70.47	.....	.....
17.	219.29	c	97.60	.....	.....
18. 5,319.05	.....	b	422.50	.....	.....
19. 1,416.30	.....	a	437.35	.....	.....
20. 22,559.41	.....	b	1,517.62	.....	.....
21. 1,500.45	.....	b	30.58	.....	.....
22. 14,168.84	.....	b	4,297.22	\$954.78	.....
23. 11,146.64	.....	b	1,054.87	.....	.....
24. 840.96	.....	a	720.41	.....	.....
25. 13,414.83	.....	a	63.05	.....	.....
26. 11,974.36	.....	a	1,643.55	.....	.....
27. 733.87	.....	a	13.10	.....	.....
28. 489,674.27	.....	a	9,812.97	333,269.54	.....
29. 22,527.84	.....	a	24,581.29	23,997.31	.....
30. 3,574.96	.....	a	2,518.30	4,172.99	2,851.00
31. 12,969.62	.....	b	251.14	.....	.....
32.	780.09	c	609.33	.....	.....
33. 6,459.37	.....	b	535.89	.....	.....
34. 1,457.79	.....	b	659.99	.....	.....
35. 129.46	.....	b	422.81	.....	.....
36.	21.29	d	770.86	.....	.....
37.	697.02	c	266.34	.....	.....
\$765,165.76	\$4,624.15	ad	\$72,529.96	\$362,394.62	\$4,351.00
		bc	13,475.20		
			*\$59,054.76		

c Increase of assets. d Decrease of assets. * Net increase.

STRAFFORD

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Barrington.....	\$442,296.00	\$8,403.21	\$1 90	\$20,882.40	\$7,952.11
2. Dover	8,877,391.00	155,354.34	1.75	719,701.00	96,567.06
3. Durham.....	524,494.00	6,556.72	1.25	962.39	2,236.35
4. Farmington.....	1,276,594.00	28,539.68	2.24	66,273.78	21,203.14
5. Lee	310,360.00	3,569.34	1.15	78.64	1,489.23
6. Madbury	244,930.00	2,571.70	1.05	228,000.00	1,378.08
7. Middleton.....	104,065.00	2,081.30	2.00	350.00	1,672.81
8. Milton	568,363.00	8,810.17	1.55	58,189.07	56,290.92
9. New Durham....	243,490.00	5,582.30	2.29	3,177.18	1,046.11
10. Rochester.....	3,648,964.00	70,031.25	1.92	317,655.43	59,309.71
11. Rollinsford	1,192,151.00	15,025.10	1.26	12,816.07	2,081.85
12. Somersworth....	2,951,971.00	53,131.19	1.80	81,600.00	17,984.23
13. Strafford.....	474,359.00	9,009.83	1.90	6,825.31	4,272.91
Aggregate.....	\$20,859,428.00	\$368,666.13	\$1.77	\$1,288,739.27	\$273,484.51

BELKNAP

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Alton.....	\$600,620.00	\$12,973.39	\$2.16	\$14,392.39	\$2,620.94
2. Barnstead	507,065.00	9,380.69	1.85	5,381.00	3,764.63
3. Belmont.....	491,813.00	8,985.99	1.83	10,249.50	727.23
4. Centre Harbor..	241,048.00	2,791.59	1.16	96.49	1,292.73
5. Gilford.....	357,748.00	6,592.99	1.84	1,588.38	2,281.31
6. Gilmanton	478,096.00	9,275.06	1.94	5,556.89	4,567.49
7. Laconia	4,728,852.00	94,577.04	2.00	165,092.45	26,086.11
8. Meredith.....	598,755.00	12,773.74	2.13	1,518.53	9,720.06
9. New Hampton..	302,014.00	5,285.24	1.75	.....	1,118.14
10. Sanbornton....	356,944.00	5,175.69	1.45	3,740.65	7,350.36
11. Tilton	771,281.00	12,726.00	1.65	8,227.75	3,940.16
Aggregate.....	\$9,434,236.00	\$180,537.42	\$1.91	\$215,844.04	\$63,469.16

COUNTY.

Net debt.	Surplus.	a Increase or b decrease during year.	Cost of public works.	Pre- cinct debt.	Purpose for which debt was incurred.
1. \$12,930.29		b \$2,492.08			
2. 623,133.94		a 15,168.40 \$355.00			
3. i \$1,273.96		c 856.24			
4. 45,070.64		a 4,389.79 4,249.14			
5. 1,410.59		d 97.29			
6. 1,150.08		c 176.18			
7. 1,322.81		d 247.32			
8. 1,898.15		b 2,471.80		\$3,010.00	
9. 2,131.07		a 1,578.09			Road damage.
10. 258,345.72		a 55,276.89 45,534.50			Sewers and highways.
11. 10,734.22		a 10,444.71			Building town hall.
12. 63,615.77		a 15,495.77 75,407.60			Sewers and waterpipe.
13. 2,552.40		a 1,884.81			Building new road.
\$1,020,412.20	\$5,157.44	ad \$104,583.07 bc 5,996.30	\$480,191.24	\$3,010.00	
		* \$98,586.77			

c Increase of assets. d Decrease of assets. * Net increase.

COUNTY.

Net debt.	Surplus.	a Increase or b decrease. during year.	Cost of public works.	Pre- cinct debt.	Purpose for which debt was incurred.
1. \$11,771.45		a \$10,211.42		\$774.01	New town house.
2. 1,616.37		a 306.86			
3. 9,522.27		a 10,459.38 \$9,900.00			
4. \$1,196.24		d 186.63			
5. 692.93		b 1,892.93			
6. 989.40		b 1,545.04			War.
7. 139,006.35		a 41,237.24 70,655.38			
8. 8,201.53		c 1,411.12			
9. 1,118.14		d 423.03			
10. 3,609.71		d 162.81			
11. 4,287.59		a 1,692.96			War.
\$167,193.43	\$14,818.55	ad \$64,680.34 bc 4,849.09	\$80,555.38	\$774.01	
		* \$59,831.25			

c Increase of assets. d Decrease of assets. * Net increase.

CARROLL

Towns.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Albany	\$74,740.00	\$2,227.28	\$2.98	\$708.96	\$1,106.18
2. Bartlett.....	344,382.00	6,045.30	1.75	4,491.57	714.52
3. Brookfield.....	125,320.00	2,088.66	1.66	.....	388.98
4. Chatham.....	91,327.00	1,691.25	1.85	934.57	1,174.97
5. Conway	833,759.00	12,432.80	1.49	22,274.25	6,246.05
6. Eaton	131,124.00	2,884.68	2.20	513.38	709.83
7. Effingham.....	229,968.00	3,127.56	1.36	1,993.77	2,321.47
8. Freedom	251,685.00	4,072.57	1.61	828.99	1,127.33
9. Hart's Location...	28,100.00	300.66	1.07	.....	150.00
10. Jackson.....	251,104.00	3,138.75	1.25	.....	20.00
11. Madison	151,104.00	3,626.50	2.40	1,862.80	1,085.68
12. Moultonborough..	357,360.00	5,932.17	1.66	400.00	2,027.71
13. Ossipee	509,883.00	8,411.63	1.65	1,698.95	3,702.91
14. Sandwich.....	456,468.00	13,238.05	2.90	26,905.09	2,780.18
15. Tamworth	367,272.00	6,831.25	1.86	4,712.37	4,566.41
16. Tuftonborough....	254,544.00	7,076.32	2.78	5,930.00	640.22
17. Wakefield.....	609,138.00	10,050.80	1.65	885.12	2,420.85
18. Wolfeborough....	1,118,208.00	24,684.36	2.21	118,095.00	6,659.60
Aggregate.....	\$6,185,482.00	\$117,860.59	\$1.90 $\frac{1}{2}$	\$192,234.82	\$37,842.89

COUNTY.

Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Purpose for which debt was incurred.
1.	\$397.22	<i>c</i> \$358.64	.....
2. \$3,777.05	.....	<i>b</i> 1,033.17	.....
3.	388.98	<i>d</i> 276.73	.....
4.	240.40	<i>c</i> 65.56	.....
5. 16,028.20	.....	<i>b</i> 1,558.22	.....
6.	196.45	<i>b</i> 277.87	.....
7.	327.70	<i>c</i> 167.21	.....
8.	298.34	<i>c</i> 203.04	.....
9.	150.00	.....	.....
10.	20.00	<i>c</i> 17.00	.....
11. 777.12	.....	<i>b</i> 407.88	.....
12.	1,627.71	<i>c</i> 300.74	.....
13.	2,003.96	<i>b</i> 4,058.99	.....
14. 24,124.91	.....	<i>b</i> 2,464.55	.....	War.
15. 145.96	.....	<i>b</i> 1,836.00	.....
16. 5,289.78	.....	<i>b</i> 2,126.60	.....
17.	1,535.73	<i>c</i> 742.86	.....
18. 111,435.40	.....	<i>b</i> 2,328.03	\$57,000.00	War and railroad.
\$161,578.42	\$7,186.49	<i>bc</i> \$17,946.36	\$57,000.00	
		<i>ad</i> 276.73		
		* 17,669.63		

c Increase of assets.*d* Decrease of assets.

* Net decrease.

MERRIMACK

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1 Allentown.....	\$656,890.00	\$6,306.14	\$0.96	\$164.69	\$551.89
2 Andover.....	454,322.00	5,451.86	1.20	.....	5,426.12
3 Boscawen.....	623,259.00	14,105.89	2.26	2,955.00	1,394.54
4 Bow.....	403,791.00	2,220.85	.55	.....	1,252.43
5 Bradford.....	413,875.00	4,043.08	.97	182.51	2,608.87
6 Canterbury.....	477,791.00	3,780.30	.79	1,866.38	2,839.81
7 Chichester.....	306,819.00	4,295.47	1.40	2,364.66	1,942.94
8 Concord.....	11,189,294.00	211,388.32	1.88	1,053,087.02	81,311.32
9 Danbury.....	226,816.00	2,834.55	1.25	61.68	1,736.57
10 Dunbarton.....	323,489.00	2,665.22	.82	398.60	1,020.21
11 Epsom.....	356,454.00	5,614.78	1.58	2,853.44	1,507.75
12 Franklin.....	2,359,219.00	38,691.19	1.64	169,000.00	5,243.23
13 Henniker.....	683,659.00	9,136.80	1.34	6,263.38	1,877.03
14 Hill.....	170,376.00	3,407.52	2.00	.....	107.00
15 Hooksett.....	680,597.00	6,236.14	.92	.....	3,927.65
16 Hopkinton.....	842,284.00	11,061.28	1.31	400.00	4,424.09
17 Loudon.....	507,071.00	7,098.99	1.40	9,599.20	3,411.19
18 Newbury.....	255,506.00	2,555.06	1.00	1,563.22	757.95
19 New London.....	351,506.00	3,866.98	1.10	100.00	630.21
20 Northfield.....	510,628.00	6,581.37	1.29	113.45	924.82
21 Pembroke.....	1,203,812.00	12,038.12	1.00	2,000.00	1,427.95
22 Pittsfield.....	1,149,780.00	21,845.82	1.90	56,139.17	11,174.37
23 Salisbury.....	285,948.00	5,204.25	1.82	3,637.09	1,289.16
24 Sutton.....	338,172.00	5,087.58	1.50	1,028.56	3,009.05
25 Warner.....	685,733.00	9,535.51	1.39	27,235.49	1,041.83
26 Webster.....	285,488.00	2,854.88	1.00	.....	1,434.26
27 Wilmot.....	230,484.00	4,263.95	1.85	5,219.69	1,168.11
Aggregate.....	\$25,973,063.00	\$412,171.90	\$1.59	\$1,346,233.23	\$143,440.35

COUNTY.

Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Precinct debt.	Purpose for which debt was incurred.	
1.	\$387.20	<i>d</i>	\$328.62	\$647.62	General expense.	
2.	5,426.12	<i>d</i>	1,273.44			
3. \$1,560.46		<i>a</i>	324.04	74,000.00		
4.	1,252.43	<i>c</i>	364.40			
5.	2,426.36	<i>c</i>	585.89			
6.	973.43	<i>c</i>	743.12			
7. 421.72		<i>b</i>	1,352.72			
8. 971,775.70		<i>a</i>	69,429.54	1,075,117.20	\$903,813.45	War. { Water-works, sewers, school houses, and general ex- penses.
9.	1,674.89	<i>d</i>	1,131.03			{ Water works and public buildings. Concrete and sewers.
10.	621.61	<i>d</i>	768.08			
11. 1,345.69		<i>b</i>	428.77			
12. 163,756.77		<i>a</i>	13,039.93	125,000.00		{ War. Trust funds.
13. 4,386.35		<i>a</i>	1,037.45			
14.	107.00	<i>d</i>	1,006.52			
15.	3,927.65	<i>c</i>	464.93			{ Sewers.
16.	4,024.09	<i>c</i>	2,815.46			
17. 6,188.01		<i>b</i>	2,482.24			
18. 805.27		<i>a</i>	363.89			{ Highways and sewers. Building iron bridge and repairing highways and bridges.
19.	530.21	<i>d</i>	1,279.15			
20.	811.37	<i>b</i>	1,141.00			
21. 572.05		<i>a</i>	1,540.73	7,500.00		{ Sewers.
22. 44,964.80		<i>b</i>	476.59	846.61	2,125.00	
23. 2,347.93		<i>a</i>	1,432.37			
24.	1,980.49	<i>c</i>	408.54			{ Sewers.
25. 26,193.66		<i>a</i>	62.51			
26.	1,434.26	<i>c</i>	462.22			
27. 4,051.58		<i>a</i>	235.10			{ Sewers.
\$1,228,369.99	\$25,577.11	<i>ad</i>	\$93,252.40	\$1,283,111.43	\$905,938.45	
		<i>bc</i>	11,725.88			
		*	\$81,526.52			

c Increase of assets. *d* Decrease of assets. * Net increase.

HILLSBOROUGH

Towns.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Amherst.....	\$637,975.00	\$8,702.08	\$1.36	\$4,575.00	\$2,737.32
2. Antrim.....	559,849.00	12,756.98	2.28	45,214.06	3,001.96
3. Bennington.....	233,331.00	2,916.11	1.25	7,200.00	2,264.92
4. Bedford.....	608,340.00	7,858.35	1.29	485.00	841.98
5. Brookline.....	339,075.00	5,431.11	1.60	938.61	1,523.50
6. Deering.....	205,994.00	3,910.88	1.90	1,503.50	844.62
7. Francestown....	398,460.00	5,345.06	1.34	2,318.76	1,895.56
8. Goffstown.....	1,145,696.00	13,843.25	1.21	51,081.43	1,658.71
9. Greenfield	264,878.00	4,768.59	1.80	3,300.00	482.21
10. Greenville.....	656,177.00	8,530.18	1.30	2,009.78	1,049.17
11. Hancock	325,251.00	5,204.00	1.60	23,851.97	21,974.45
12. Hillsborough...	1,061,352.00	21,939.78	2.07	36,334.00	3,566.96
13. Hollis	629,025.00	6,440.37	1.02	9,407.15	1,089.80
14. Hudson	652,332.00	7,827.98	1.20	600.00	3,799.36
15. Litchfield.....	217,435.00	1,847.19	.85	383.04	292.54
16. Lyndeborough..	281,632.00	5,914.26	2.10	8,657.02	1,641.74
17. Manchester.....	28,391,710.00	505,372.44	1.78	1,214,350.00	182,331.91
18. Mason.....	316,735.00	3,484.00	1.10	1,372.61	1,460.24
19. Merrimack	558,253.00	6,978.35	1.25	3,029.78	2,403.75
20. Milford	1,795,226.00	30,518.84	1.70	103,737.00	9,622.92
21. Mont Vernon...	291,250.00	3,495.00	1.20	4,050.00	2,068.04
22. Nashua.....	12,847,910.00	236,403.14	1.84	572,600.00	41,109.35
23. New Boston.....	619,135.00	9,975.94	1.61	8,293.75	1,368.24
24. New Ipswich....	506,622.00	8,511.26	1.68	10,167.30	5,301.48
25. Pelham	504,082.00	5,444.09	1.08	773.05	1,434.17
26. Peterborough...	1,452,991.00	18,162.38	1.25	42,922.93	1,873.43
27. Sharon.....	70,348.00	1,133.83	1.61	280.00	695.03
28. Temple	172,744.00	2,625.70	1.52	200.00	455.38
29. Weare	683,438.00	9,158.04	1.34	4,879.07	5,714.04
30. Wilton.....	938,606.00	14,079.09	1.50	26,283.00	460.34
31. Windsor.....	35,696.00	337.48	.95	72.42	345.99
Aggregate	\$57,401,548.00	\$978,915.75	\$1.70½	\$2,190,870.23	\$305,309.11

COUNTY.

Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Precinct debts.	Purpose for which debt was incurred.
1. \$1,837.68		<i>a</i> \$1,246.64			{ Erecting build- ings at town farm.
2. 42,212.10		<i>a</i> 38,532.41	\$23,000.00	\$25,079.06	{ Building town house; water- works.
3. 4,935.08		<i>b</i> 1,261.26			{ Breaking roads.
4.	\$356.98	<i>c</i> 319.00			
5.	584.89	<i>c</i> 447.24			
6. 658.88		<i>b</i> 324.53			{ Repairing roads and bridges.
7. 423.20		<i>a</i> 592.89			
8. 49,422.72		<i>a</i> 2,077.51		42,000.00	
9. 2,817.79		<i>a</i> 1,526.09		400.00	{ School buildings and highways.
10. 960.61		<i>b</i> 130.75	1,500.00		{ Water-works.
11. 1,877.52		<i>b</i> 358.52		1,500.00	{ School debt and trust funds.
12. 32,767.04		<i>a</i> 31,849.78		7,547.05	{ Building stone bridge, sewers, and schools.
13. 8,317.35		<i>a</i> 1,469.19			{ Gen'ral expenses.
14.	3,199.36	<i>c</i> 938.69			{ Gen'ral expenses.
15. 90.50		<i>a</i> 743.54			
16. 7,015.28		<i>a</i> 6,821.86			
17. 1,032,018.09		<i>a</i> 199,084.92	1,527,243.68		{ Damage on high- way.
18.	87.63	<i>b</i> 305.10			{ Public works.
19. 626.03		<i>b</i> 1,324.13			{ Soldiers' monu- ment.
20. 94,114.08		<i>a</i> 4,826.64	76,619.70	10,000.00	{ Water-works.
21. 1,981.96		<i>a</i> 1,720.50			{ School and public library.
22. 531,490.65		<i>a</i> 83,468.35			{ New roads.
23. 6,925.51		<i>a</i> 4,297.58			{ Public improve- ments.
24. 4,865.82		<i>a</i> 1,012.38			{ New bridge and road.
25.	661.12	<i>d</i> 473.41			{ Repair of high- ways.
26. 41,049.50		<i>b</i> 1,987.04			{ Railroad.
27.	415.03	<i>c</i> 16.98			
28.	255.38	<i>b</i> 366.22			
29.	834.97	<i>d</i> 659.43			{ Construction of stone bridge.
30. 25,822.66		<i>a</i> 2,140.14			
31.	273.57	<i>d</i> 99.07			
\$1,892,230.05	\$6,668.93	<i>ad</i> \$382,642.33 <i>bc</i> 7,779.46	\$1,628,363.38	\$86,526.11	
		* \$374,862.87			

c Increase of assets. d Decrease of assets. * Net increase.

CHESHIRE

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Alstead.....	\$498,389.00	\$5,730.72	\$1.15	\$4,824.12	\$2,612.95
2. Chesterfield	624,875.00	9,375.00	1.50	4,311.18	1,615.86
3. Dublin.....	510,902.00	5,722.17	1.12	13,302.65	15,092.46
4. Fitzwilliam.....	471,088.00	6,124.14	1.30	1,382.64	619.08
5. Gilsun.....	299,917.00	2,849.83	.95	1,784.37	855.59
6. Harrisville.....	323,741.00	5,315.00	1.64	15,000.00	3,386.05
7. Hinsdale.....	967,930.00	17,422.74	1.80	12,214.27	8,220.27
8. Jaffrey.....	844,712.00	11,262.24	1.33	13,874.88	849.06
9. Keene.....	6,483,668.00	86,235.04	1.33 $\frac{1}{3}$	367,955.00	107,283.45
10. Marlow.....	274,212.00	2,193.69	.80	.....	380.65
11. Marlborough....	655,120.00	8,189.01	1.25	6,262.17	2,869.41
12. Nelson.....	139,011.00	2,293.35	1.65	1,334.07	866.97
13. Richmond.....	212,084.00	3,351.95	1.58	404.38	747.46
14. Rindge.....	491,963.00	5,411.68	1.10	.....	1,001.16
15. Roxbury.....	67,332.00	754.11	1.12	.....	300.00
16. Swanzey.....	733,976.00	9,542.01	1.30	1,519.34	1,854.51
17. Sullivan.....	137,318.00	2,334.61	1.70	1,921.55	1,113.02
18. Surry.....	150,288.00	1,157.21	.77	.....	1,250.00
19. Stoddard.....	164,990.00	2,920.00	1.77	2,254.98	1,227.87
20. Troy.....	489,862.00	6,382.33	1.30	1,592.96	1,186.74
21. Walpole.....	1,507,394.00	19,224.95	1.27 $\frac{1}{3}$	11,727.38	3,639.26
22. Westmoreland.	499,457.00	5,194.35	1.04	3,222.87	283.14
23. Winchester.....	1,399,150.00	24,345.21	1.74	21,915.94	3,254.11
Aggregate.....	\$17,947,379.00	\$243,331.34	\$1.35 $\frac{1}{3}$	\$486,804.75	\$160,509.07

COUNTY.

Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Precinct debts.	Purpose for which debt was incurred.
1. \$2,211.17		<i>b</i> \$808.52			Building town hall.
2. 2,695.32		<i>b</i> 1,055.16			{ Building new road and bridge.
3. \$1,789.81		<i>c</i> 320.06			
4. 763.56		<i>a</i> 206.88			School house.
5. 928.78		<i>b</i> 144.14			
6. 11,613.95		<i>b</i> 1,092.19			
7. 3,994.00		<i>b</i> 1,620.70	\$1,654.42		
8. 13,025.82		<i>a</i> 5,275.32		\$3,304.50	{ Railroad, new roads, and schools.
9. 260,671.55		<i>b</i> 17,681.45	380,890.32		
10. 380.65		<i>d</i> 192.06			
11. 3,392.76		<i>b</i> 1,878.66			{ Gratuity to railroad and highway dam- age.
12. 467.10		<i>b</i> 328.76			{ Building school house and repair- ing town hall.
13. 343.08		<i>d</i> 404.39			
14. 1,001.16		<i>d</i> 261.76			
15. 300.00		<i>d</i> 85.00			
16. 335.17		<i>d</i> 1,530.96			
17. 808.53		<i>b</i> 87.85			Bridges,
18. 1,250.00		<i>c</i> 225.00			
19. 1,027.11		<i>b</i> 956.69			
20. 406.22		<i>a</i> 1,130.37	928.07		{ Town hall and water- works.
21. 8,088.12		<i>a</i> 3,988.52			{ Damage paid in high- way case.
22. 2,939.73		<i>a</i> 1,909.04			{ Highways and brdg's Ordinary expenses.
23. 18,661.83		<i>a</i> 1,127.63			
\$331,695.55	\$5,399.87	<i>bc</i> \$26,199.18 <i>ad</i> 16,111.93	\$383,472.81	\$3,304.50	
		* \$10,087.25			

c Increase of assets. *d* Decrease of assets. * Net decrease.

SULLIVAN

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Acworth.....	\$298,966.00	\$4,514.64	\$1.51	\$2,382.36	\$1,756.79
2. Cornish.....	479,166.00	7,673.98	1.60	516.64	1,592.64
3. Croydon.....	209,653.00	3,081.98	1.47	693.82	301.85
4. Charlestown....	859,534.00	12,317.02	1.43	4,511.11	383.73
5. Claremont.....	3,097,220.00	52,652.74	1.70	132,278.60	35,889.46
6. Goshen.....	145,931.00	2,262.05	1.55	205.50	881.68
7. Grantham.....	138,547.00	2,770.94	2.00	4,602.89	1,295.14
8. Langdon.....	226,548.00	2,313.62	1.02	.....	625.91
9. Lempster.....	180,773.00	2,801.76	1.55	565.00	1,145.38
10. Newport.....	1,401,066.00	26,620.25	1.90	103,417.34	2,157.94
11. Plainfield.....	511,578.00	8,526.30	1.66½	5,846.37	2,785.20
12. Springfield.....	150,283.00	4,035.84	2.68	14,328.32	1,508.80
13. Sunapee.....	356,264.00	5,811.82	1.63	13,568.25	3,148.42
14. Unity.....	216,643.00	3,141.17	1.45	729.14	1,013.60
15. Washington....	286,126.00	3,291.03	1.15	99.00	1,343.58
Aggregate.....	\$3,558,298.00	\$141,815.14	\$1.66	\$283,744.34	\$55,830.12

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COUNTY.

Net debt.	Surplus.	a Increase or b decrease during year.	Cost of public works.	Precinct debts.	Purpose for which debt was incurred.
1. \$625.57	.....	b \$20.76	.....		War bounties.
2.	\$1,076.00	c 203.90	.....	
3. 391.97	.....	b 216.28	.....		{ Current expenses and law suit.
4. 4,127.38	.....	a 492.41	.....	
5. 96,389.14	.....	b 880.30	.....		{ Railroad, war, bridge and library building.
6.	676.18	d 308.58	.....	
7. 3,307.75	.....	b 844.71	.....	
8.	625.91	d 81.98	.....	
9.	580.38	c 537.46	.....	
10. 101,259.40	.....	b 3,180.37	.....		{ War, railroad, and general expenses.
11. 3,061.17	.....	b 563.01	.....	
12. 12,819.52	.....	b 257.77	.....		War.
13. 10,419.83	.....	a 36.56	.....		Current expenses.
14.	284.46	c 181.56	.....	
15.	1,244.58	c 136.12	.....	
\$232,401.73	\$4,487.51	bc \$7,022.24 ad 919.53	.....	
		*\$6,102.71			

c Increase of assets. *d* Decrease of assets. * Net decrease.

Towns.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Alexandria.....	\$217,264.00	\$3,820.50	\$1.75	\$739.53	\$746.69
2. Ashland.....	491,329.00	7,089.50	1.44	2,898.39	1,326.38
3. Bath.....	512,262.00	9,476.85	1.85	11,135.00	9,651.55
4. Benton.....	102,208.00	1,862.84	1.82	1,175.39	1,187.25
5. Bethlehem.....	711,180.00	14,893.84	2.09	14,600.00	2,180.06
6. Bridgewater.....	112,534.00	2,701.93	2.40	2,678.34	1,161.30
7. Bristol.....	724,192.00	14,494.18	2.00	3,867.00	1,917.14
8. Campton.....	346,396.00	6,927.92	2.00	17,032.56	6,523.60
9. Canaan.....	519,648.00	8,023.45	1.54	4,410.19	570.24
10. Dorchester.....	106,648.00	3,039.36	2.85	17,015.72	5,147.52
11. Easton.....	107,410.00	1,611.15	1.50	448.65	1,405.92
12. Ellsworth.....	28,463.00	574.23	2.01	.....	50.00
13. Enfield.....	587,620.00	11,124.16	1.89	6,483.18	5,431.17
14. Franconia.....	385,385.00	5,395.41	1.40	4,394.59	1,496.34
15. Grafton.....	275,894.00	3,349.87	1.21	499.98	3,221.10
16. Groton.....	118,738.00	3,146.32	2.65	2,458.36	1,698.11
17. Hanover.....	1,054,962.00	14,212.66	1.35	3,198.71	3,730.22
18. Haverhill.....	1,223,086.00	19,000.24	1.55	165.49	2,242.02
19. Hebron.....	86,968.00	1,461.04	1.68	1,102.34	1,548.63
20. Holderness.....	234,850.00	5,871.25	2.50	.....	1,189.11
21. Landaff.....	223,150.00	3,104.23	1.39	.....	589.24
22. Lebanon.....	2,385,664.00	39,271.67	1.64	109,569.96	22,122.37
23. Lincoln.....	200,000.00	1,720.00	.86	.....	101.00
24. Lisbon.....	1,009,768.00	18,729.59	1.86	36,900.00	4,539.64
25. Littleton.....	1,578,334.00	33,500.00	2.12	10,165.78	10,287.00
26. * Livermore.....	99,310.00	914.68	.92	.....	.....
27. Lyman.....	187,342.00	2,679.02	1.43	394.86	810.45
28. Lyme.....	474,808.00	5,686.88	1.20	2,061.51	2,326.57
29. Monroe.....	285,844.00	3,544.31	1.24	11,677.03	2,006.94
30. Orange.....	67,497.00	1,384.04	2.05	.....	865.30
31. Orford.....	400,283.00	6,162.14	1.54	4,778.42	2,346.48
32. Piermont.....	347,848.00	5,707.35	1.64	1,709.00	492.99
33. Plymouth.....	764,478.00	14,455.95	1.89	1,376.91	2,006.90
34. Rumney.....	293,146.00	5,274.57	1.80	3,692.36	2,580.52
35. Thornton.....	189,363.00	6,295.58	3.32	12,169.00	6,299.35
36. Warren.....	285,278.00	3,993.89	1.40	527.17	2,007.73
37. Waterville.....	53,496.00	464.04	.86	.....	819.57
38. Wentworth.....	198,630.00	2,681.50	1.35	.....	1,637.69
39. Woodstock.....	160,284.00	3,527.85	2.20	9,820.51	3,111.24
Aggregate.....	\$17,151,560.00	\$297,173.99	\$1.73	\$299,145.93	\$117,375.33

* Valuation and taxes reported for 1893. No return made for 1894.

COUNTY.

Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Precinct debt.	Purpose for which debt was incurred.
1.	\$7.16	<i>d</i> \$1,086.83	.....	.....	.....
2. \$1,572.01	.....	<i>b</i> 735.99	.....	.....	Sidewalks.
3. 1,483.45	.....	<i>b</i> 2,521.01	.....	.....	War.
4.	11.86	<i>d</i> 1.03	.....	.....	.....
5. 12,419.94	.....	<i>a</i> 3,132.07	\$3,500.00	.....	Sewers.
6. 1,517.04	.....	<i>b</i> 743.48	.....	.....	.....
7. 1,949.86	.....	<i>a</i> 260.57	.....	\$1,170.39	Schools.
8. 10,508.96	.....	<i>b</i> 2,630.04	.....	.....	.....
9. 3,839.95	.....	<i>a</i> 629.10	.....	500.00	{ Land damages and new road.
10. 11,868.20	.....	<i>b</i> 617.23	.....	.....	War.
11.	957.27	<i>c</i> 97.42	.....	.....	.....
12.	50.00	<i>d</i> 200.00	.....	.....	.....
13. 1,052.01	.....	<i>a</i> 1,047.45	1,150.00	425.58	{ Highways and sidewalks.
14. 2,898.25	.....	<i>a</i> 63.32	.....	.....	General expenses.
15.	2,721.12	<i>a</i> 1,138.12	.....	.....	.....
16. 760.25	.....	<i>b</i> 428.22	.....	.....	.....
17.	531.51	<i>b</i> 621.80	.....	.....	.....
18.	2,076.53	<i>d</i> 3,755.22	.....	.....	.....
19.	446.29	<i>b</i> 446.87	.....	.....	.....
20.	1,189.11	<i>d</i> 561.98	.....	.....	Current expenses.
21.	589.24	<i>d</i> 84.47	.....	.....	.....
22. 87,447.59	.....	<i>a</i> 6,805.89	30,000.00	61,728.58	{ Sidewalks, water- works, and schools.
23.	101.00	<i>d</i> 10.84	.....	.....	.....
24. 32,360.36	.....	<i>b</i> 2,237.97	479.00	27,000.00	{ Sewers and school debt.
25.	121.22	<i>b</i> 2,745.06	2,919.11	522.05	.....
26. ....	.....	.....	.....	.....	.....
27.	415.59	<i>c</i> 3.89	.....	.....	.....
28.	265.06	<i>d</i> 63.60	.....	.....	.....
29. 9,670.09	.....	<i>a</i> 2,291.42	.....	.....	Law suit.
30.	865.30	<i>c</i> 10.57	.....	.....	.....
31. 2,431.94	.....	<i>a</i> 986.63	.....	.....	Town expenses.
32. 1,216.01	.....	<i>b</i> 409.14	.....	.....	.....
33.	629.99	<i>d</i> 297.36	.....	.....	.....
34. 1,111.84	.....	<i>b</i> 1,086.21	.....	.....	{ Law suit for high- way damages.
35. 5,869.65	.....	<i>b</i> 1,247.39	.....	.....	.....
36.	1,480.56	<i>d</i> 164.98	.....	.....	.....
37.	819.57	<i>d</i> 22.83	.....	.....	.....
38.	1,637.69	<i>c</i> 737.56	.....	.....	.....
39. 6,709.27	.....	<i>b</i> 1,511.51	.....	.....	.....
\$196,686.67	\$14,916.07	<i>ad</i> \$22,603.71	\$38,048.11	\$91,346.60	.....
		<i>bc</i> 18,831.36			.....
		* \$3,772.35			.....

c Increase of assets.*d* Decrease of assets.

* Net increase.

TOWNS.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.	Assets.
1. Berlin.....	\$1,818,208.00	\$41,818.78	\$2.30	\$148,465.47	\$37,494.35
2. Carroll.....	286,924.00	5,738.48	2.00	3,578.18	2,045.78
3. Clarksville.....	134,882.00	2,071.31	1.54	53.04	178.75
4. Colebrook.....	817,813.00	10,467.40	1.28	.....	2,180.65
5. Columbia.....	257,681.00	4,579.60	1.78	2,021.65	2,086.43
6. Dalton.....	157,809.00	5,523.31	3.50	23,352.93	6,413.80
7. Dummer.....	128,235.00	3,654.72	2.85	4,133.62	785.66
8. Errol.....	107,852.00	2,049.02	1.90	1,491.12	2,469.10
9. Gorham.....	483,838.00	10,596.57	2.19	2,136.15	1,113.35
10. Jefferson.....	300,238.00	6,304.99	2.10	3,540.70	544.60
11. Lancaster.....	1,353,822.00	27,600.00	2.04	10,390.69	7,425.68
12. Milan.....	284,708.00	8,114.17	2.85	9,957.17	3,901.71
13. Northumberland.....	559,973.00	8,679.85	1.55	971.85	2,875.39
14. Pittsburg.....	325,990.00	5,704.82	1.75	2,970.14	1,462.97
15. Randolph.....	64,204.00	1,669.34	2.60	1,478.30	1,174.56
16. Shelburne.....	135,848.00	2,515.00	1.85	2,066.67	1,380.10
17. Stark.....	301,620.00	5,278.35	1.75	4,298.46	3,127.11
18. Stratford.....	395,783.00	7,123.91	1.80	6,261.72	1,943.68
19. Stewartstown.....	388,224.00	6,513.61	1.68	9,314.34	656.83
20. Whitefield.....	679,528.00	13,590.56	2.00	65,000.02	3,691.75
21. Wentworth's Location.	20,131.00	221.14	1.09	.....	.....
UNINCORPORATED PLACES.					
Bean's Grant.....	\$5,000.00	\$32.32	61	.....	.....
Bean's Purchase.....	60,000.00	371.58		.....	.....
Cambridge.....	50,000.00	307.04		.....	.....
Chandler's Purchase.....	2,000.00	16.16		.....	.....
Crawford's Purchase.....	30,000.00	177.78		.....	.....
Cutt's Grant.....	7,500.00	48.46		.....	.....
Dixville.....	25,000.00	160.60		.....	.....
Dix Grant.....	8,000.00	48.46		.....	.....
Erving's Grant.....	5,000.00	32.32		.....	.....
Green's Grant.....	55,000.00	339.38		.....	.....
Gilmanton and Atkinson Academies' Grant.....	30,000.00	177.78		.....	.....
Kilkenny.....	40,000.00	242.48		.....	.....
Low and Burbank's Grant.	20,000.00	129.14		.....	.....
Martin's Location.....	5,000.00	32.32		.....	.....
Millsfield.....	40,000.00	242.48		.....	.....
Odell.....	60,000.00	371.58		.....	.....
Pinkham's Grant.....	5,000.00	32.32		.....	.....
Sargent's Purchase.....	30,000.00	177.78		.....	.....
Second College Grant.....	40,000.00	242.48		.....	.....
Success.....	50,000.90	307.04		.....	.....
Thompson and Meserve's Purchase.....	30,000.00	177.78	
Aggregate.....	\$9,600,811.00	\$183,482.21	\$1.91	\$301,482.22	\$82,952.25

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[illegible]

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RECAPITULATION

COUNTIES.	Assessed valuation.	Taxes assessed for all purposes.	Tax on \$100.	Total debt.
1. Rockingham.....	\$20,859,428.00	\$405,888.36	\$1.59½	\$1,066,049.15
2. Strafford.....	20,859,428.00	368,666.13	1.77	1,288,739.27
3. Belknap.....	9,434,236.00	180,537.42	1.91	215,844.04
4. Carroll.....	6,185,482.00	117,860.59	1.90½	192,234.82
5. Merrimack.....	25,973,063.00	412,171.90	1.59	1,346,233.23
6. Hillsborough.....	57,401,548.00	978,915.75	1.70½	2,190,870.23
7. Cheshire.....	17,947,379.00	243,331.34	1.35½	486,804.75
8. Sullivan.....	8,558,298.00	141,815.14	1.66	283,744.34
9. Grafton.....	17,151,560.00	297,173.99	1.73	299,145.93
10. Coös.....	9,600,811.00	183,482.21	1.91	301,482.22
Aggregate.....	\$198,535,724.00	\$3,329,842.83	\$1.677	7,671,147.98

BY COUNTIES.

Assets.	Net debt.	Surplus.	<i>a</i> Increase or <i>b</i> decrease during year.	Cost of public works.	Precinct debt.
\$305,507.54	\$765,165.76	\$4,624.15	<i>a</i> \$59,054.76	\$362,394.62	\$4,351.00
273,484.51	1,020,412.20	5,157.44	<i>a</i> 98,586.77	480,191.24	3,010.00
63,469.16	167,193.43	14,818.55	<i>a</i> 59,831.25	80,555.38	774.01
37,842.89	161,578.42	7,186.49	<i>b</i> 17,669.63	57,000.00	.....
143,440.35	1,228,369.99	25,577.11	<i>a</i> 81,526.52	1,283,111.43	905,938.45
305,309.11	1,892,230.05	6,668.93	<i>a</i> 374,862.87	1,628,363.38	86,526.11
160,509.07	331,695.55	5,399.87	<i>b</i> 10,087.25	383,472.81	3,304.50
55,830.12	232,401.73	4,487.51	<i>b</i> 6,102.71	.....	.....
117,375.33	196,686.67	14,916.07	<i>a</i> 3,772.35	38,048.11	91,346.60
82,952.25	223,782.63	5,252.66	<i>a</i> 44,191.01	78,382.30	58,801.40
\$1,545,720.33	\$6,219,516.43	\$94,088.78	<i>a</i> \$721,825.53	\$4,391,519.27	\$1,154,052.07
			<i>b</i> 33,859.59		
			* \$687,965.94		

* Net increase.

STATEMENT OF THE FINANCIAL CONDITION

Of the several counties at the close of the fiscal year ending December 31, 1893, compiled in accordance with the provisions of chapter 16 and chapter 27 of the Public Statutes.

COUNTIES.	Total debt.	Cash on hand.	Net debt <i>a</i> and surplus <i>b</i> .	Valuation of county buildings and farm.	Valuation of stock and personal property.	Purpose for which debt was incurred.
Rockingham ...	\$170,000.00	\$18,670.95	<i>a</i> \$151,329.05	\$216,762.00	\$32,695.56	Construction of new county buildings.
Strafford	185,000.00	60,758.77	<i>a</i> 124,241.23	143,000.00	22,803.34	Building almshouse and court house and refunding debt.
Belknap	50,096.47	17,036.77	<i>a</i> 33,059.70	48,000.00	9,845.34	
Carroll	40,533.33	27,123.57	<i>a</i> 13,409.76	23,000.00	6,361.98	
Merrimack	46,000.00	14,365.67	<i>a</i> 31,634.33	95,000.00	19,993.30	Building and repairs.
Hillsborough ..	153,345.13	41,300.92	<i>a</i> 112,044.21	84,875.00	32,525.06	Payment of old debt and current expenses.
Cheshire	15,000.00	33,067.90	<i>b</i> 18,067.90	117,000.00	7,697.75	Building jail and house of correction.
Sullivan .....	.....	8,628.26	<i>b</i> 8,628.26	49,150.00	8,582.14	Expenses previous to 1889, and building court houses.
Grafton	46,790.00	13,385.77	<i>a</i> 33,404.23	78,500.00	10,105.25	
Cooks	58,382.92	7,246.75	<i>a</i> 51,136.17	60,000.00	12,630.35	New almshouse and jail, improvements on county buildings.
Totals	\$765,147.85	\$241,585.33	<i>a</i> \$550,258.68 <i>b</i> \$26,696.16	\$915,287.00	\$163,240.07	

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REPORT
OF THE
ADJUTANT-GENERAL

OF THE
STATE OF NEW HAMPSHIRE,
NOVEMBER 1, 1893, TO OCTOBER 31, 1894,

BEING
VOLUME III, PART V.

AYLING'S REPORTS.

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ADJUTANT-GENERAL'S REPORT.

STATE OF NEW HAMPSHIRE,

ADJUTANT-GENERAL'S OFFICE,

CONCORD, October 31, 1894.

His Excellency John B. Smith, Governor and Commander-in-Chief, and the Honorable Council:

GENTLEMEN: I have the honor to present herewith the annual report of my department for the year ending October 31, 1894.

The organization of the New Hampshire National Guard is as heretofore, one brigade of three regiments of infantry, one four-gun light battery, and one troop of cavalry.

The infantry regiments have eight companies each, except the Third regiment, which has at the present time but six companies, Company A, New London, and Company D, Pittsfield, having been disbanded by order of the Commander-in-Chief, upon the recommendation of the colonel commanding, approved by the brigade commander and the inspector-general. The vacancies in the regiment, however, will be only temporary, as petitions for permission to organize companies in place of those disbanded have been received from Claremont and Portsmouth, the requisite authority has, by direction of your Excellency, been given the petitioners, and in a few weeks they will be fully organized, making the maximum number of infantry companies allowed by law, viz., twenty-four.

The strength of the brigade is 122 commissioned officers and 1,176 enlisted men, an aggregate of 1,298; being 8 commissioned officers and 359 enlisted men less than the maximum number provided by law. This is a remarkably good showing, in

view of the fact that the infantry is two companies short at this time; when the vacancies in the Third regiment are filled, the brigade will have quite full ranks. The artillery and cavalry have all the men allowed them and could easily enlist more.

UNIFORMS AND EQUIPMENTS.

The uniforms are mostly in good condition and will be serviceable for several years to come, but it will be necessary to draw from the Quartermaster's Department, U. S. A., a small supply of dress coats and trousers. I have on hand blouses, forage caps, and white helmets enough to fill all requisitions, probably, for a year or two. I have to repeat the remarks made in my reports for several years past regarding overcoats. Those now in use are old, of poor material, and nearly all so badly worn as to be unserviceable. The state is entitled to draw clothing, equipments, or ordnance stores from the Quartermaster's or Ordnance Department, U. S. A., to the amount of a little over three thousand dollars annually, and if the entire amount should be drawn in overcoats at the government price it would take about five years to supply the whole brigade, but this course is not practicable, as it is necessary to draw more or less stores each year against the amount allowed the state, particularly ammunition for the rifle practice of the brigade, which should not be discontinued under any circumstances, and I see no way to furnish overcoats but by a special legislative appropriation for the purpose.

New cartridge boxes or cartridge belts are needed, but it is to be hoped that the new rifles recently adopted by the United States will be issued to the state within a reasonable time, and it will be better to wait until that time and draw boxes or belts adapted to the ammunition of the new arm.

The bayonet scabbards are in good condition, and the supply on hand sufficient for present needs, and the same may be said of the knapsacks; the latter, however, are of an obsolete pattern, and few states now use them.

A supply of blankets, haversacks, and canteens, is kept on hand at the arsenal for issue if required.

The rifles in the hands of most of the companies are in fair condition, but I am informed by the Inspector of Rifle Practice, in advance of his report, that in two or three companies the arms are in very bad condition. Failure to properly care for state property should be cause for court-martial of the captain or disbandment of the company.

It is true in regard to some companies that the armory accommodations are so poor that it is almost impossible to keep the property in good condition. While this may not be the fault of the captains, who undoubtedly secure the best armories possible, nevertheless it is poor economy to issue arms and uniforms to be soon destroyed by rust or moths; companies unable to secure armories with reasonable facilities for the care and preservation of the property entrusted to them should be disbanded.

ENCAMPMENT.

The state encampment for 1894 was for seven days, commencing Saturday, June 16. Officers and men worked hard, though the weather was extremely hot, and much was accomplished. The routine work of Thursday, 21, was broken up and interfered with by the parade in the forenoon of the brigade in the city of Concord, in honor of General Nelson A. Miles, U. S. A., and the Society of the Army of the Potomac, which was in session in the city. Ordinarily it is not advisable to take the troops from camp for parades of this nature, but under the circumstances it was only proper to honor General Miles and the veterans of the Army of the Potomac with a review, the men who may have to fight in the next war passing before those who fought in the last, and the brigade was honored by being thus reviewed, nearly all the prominent surviving general officers of the war being present.

Generals Miles, Gibbon, Parke, Brooke, Beal, Webb, and others visited the camp in the afternoon and witnessed the regular review by Your Excellency, and were very complimentary in their remarks regarding the ceremony, the troops, and the camp ground.

The attendance at camp was unusually large, the largest I have ever known, the average attendance of the several organizations being over 94 per cent.

Your Excellency, with your staff, made the usual visit to camp on Monday, June 18, remaining until near the close, except when engaged in official duties in the city, in connection with the reception to the Society of the Army of the Potomac. The presence of the Commander-in-Chief in camp is always a source of encouragement to officers and men, who quickly understand, and fully appreciate, the interest taken by him in the routine of camp duties.

Captain James Miller, Second Infantry, U. S. A., on duty in the state by order of the War Department, was present and performed such duties as were assigned him.

The retirement from the service since the last encampment of Gen. Joab N. Patterson and Col. True Sanborn, has removed from the brigade two veteran officers, who, since the war, in which they both served with credit, have been constantly and actively identified with the state militia, and their long and faithful service deserves recognition.

Gen. George M. L. Lane, the new brigade commander, and his efficient staff worked hard to make the encampment a good one, and their efforts, although they labored under some disadvantages, were certainly successful. This was the first time the brigade has ever been in camp for seven days and paid for the whole time, and it will probably be the last, as the expense is so great as to preclude the possibility of a seven-days camp with the present appropriation.

The report of Brig. Gen. Jerry P. Wellman, inspector-general, is forwarded with this, and I respectfully refer you to the same for the details of the encampment, and also to General Wellman's report of the armory inspections of last spring, giving the relative standing of the several companies.

RIFLE PRACTICE.

The report of the Inspector of Rifle Practice not being made until after the close of the practice season, November 30, I am

unable to furnish at this time the names of the marksmen and sharpshooters of 1894. They will be published later in General Orders. I forward with this, however, the report for last year. The interest in rifle shooting is constantly increasing, under the enthusiastic and intelligent direction of Maj. Frank L. Kimball, brigade inspector of rifle practice, and New Hampshire will soon be able to show as large percentage of qualified sharpshooters as any of the states.

The expenses of the encampment were so great, owing to the unusually large attendance, that the annual state rifle match for the year had to be given up, or postponed. This was particularly unfortunate, as much interest was being manifested, and a strong effort would have been made to capture the state trophy from Company I, Second regiment, which now holds it. It is hoped that it will be possible to arrange to have the match in the spring.

GENERAL REMARKS.

One of the most serious obstacles which company commanders in the New Hampshire National Guard have to meet, in their efforts to have their commands maintain a high degree of efficiency, is the impossibility of securing suitable armories. It requires considerable enthusiasm to enable men to climb, night after night, several flights of narrow stairs to a cramped, inconvenient, and uninviting drill room. There is little hope that the state will ever do anything in the way of building armories, even in the larger cities, and the present conditions must continue until, as in Nashua and Keene, armories can be built by private enterprise. It is very unfortunate that the movement started over a year ago to build an armory in Manchester had to be stopped, and the enterprise given up. The Manchester companies need proper accommodations even more than those in other places.

The revised record of the soldiers and sailors of the war is nearly all printed, and will be ready for distribution during the winter.

I respectfully submit with this the following reports and papers for your information :

Report of Inspector-General—Armory Inspection.

Report of Inspector-General—Encampment 1894.

Report of Inspector of Rifle Practice, with list of marksmen and sharpshooters, season of 1893.

Return of New Hampshire National Guard, showing strength and location of companies.

Register of commissioned officers October 31, 1893.

Commissions issued during the year.

Resignations and discharges of commissioned officers during the year.

Deaths of commissioned officers during the year.

Enlisted men dropped as deserters.

I desire to express my sincere appreciation of the interest always manifested by your Excellency in the affairs of my department, and the courteous treatment I have uniformly received from you and from the honorable council.

Very respectfully,

Your obedient servant,

AUGUSTUS D. AYLING,

Adjutant-General.

REPORTS OF INSPECTOR-GENERAL.

STATE OF NEW HAMPSHIRE,

INSPECTOR-GENERAL'S OFFICE,

KEENE, Aug. 21, 1894.

GEN. A. D. AYLING,

Adjutant-General, Concord, N. H. :

SIR:—I have the honor to make my report of the annual spring inspections of the First brigade, New Hampshire National Guard, as made in compliance with G. O. No. 4, A. G. O. Maj. Harry B. Cilley reported for instructions soon after the order was issued, and accompanied me to a part of the inspections.

As has been the custom before, the inspection was made by roster, commencing with the Third regiment and followed by the First and Second, respectively.

In most cases I made an examination of the state property, books, and armories, during the day, followed by the inspection of the companies during the evening.

The ceremony of inspection was followed by a card drill by each commissioned officer, and after a short rest the company was formed in some convenient position to be questioned on guard duty, followed, in cases where the armory would permit, by a squad drill in extended order.

THIRD REGIMENT.

COMPANY G, LEBANON.

This company had just secured a new armory before the inspection, and were moving the property into it. It will be

one of the best in the state, and is large enough for most company movements.

Their method of caring for the uniforms is excellent.

The books were in fine condition.

Inspection was held in the town hall, and all available space was filled with spectators.

All state property kept at armory.

COMPANY A, NEW LONDON.

It is almost impossible for a company scattered as this is to get a high average attendance at weekly drills during the season, but this showed a marked improvement over last year.

The captain is working hard to put the company in fine condition, but there are some of the finer points that need to be closely looked after.

Most of the state property is kept at the homes of the members, as it can be cared for better there.

Books in bad condition—seven orders short.

COMPANY F, BRISTOL.

I found a marked improvement here over last year. Perhaps my recommendation last season, that the company be disbanded, had the effect of awakening some.

The state property is all in fine condition; the captain has an excellent way of keeping it all in the armory, and all where he can know its condition at any time.

Eight were absent from the inspection, but five were kept at home on account of sickness, and one was in Manchester at work and could not get there.

COMPANY H, FRANKLIN FALLS.

The state property in the hands of the company is all kept at the armory, and is in excellent condition.

The books are kept very nicely, and but for the absence of one order and another not officially signed, would have been marked excellent.

Only two were absent from inspection, and one of those furnished a physician's certificate of inability to attend.

COMPANY K, LACONIA.

This company has no armory as yet, but is using the same public hall that they had last year. At the time of the inspection they were having cases made in which to keep the clothing and other state property. It is to be hoped that they will soon have an armory and rooms in which they can meet socially.

It is a fine company and well officered.

The attendance of citizens at the inspection shows the interest taken in the organization.

COMPANY D, PITTSFIELD.

We found this company improved over last year, but there should be more improvement.

Owing to the depression of business in this town, it has been impossible to keep the company anywhere near full. On that account members have been enlisted from the surrounding towns during the past year or two.

The average attendance was better than that reported last year.

Seven enlisted men were absent from inspection, four being out of the state at work.

COMPANY C, CONCORD.

The same number failed to answer to their names at the inspection as last year, namely, one sergeant, one corporal, and seven privates, of which only the corporal had given an excuse for his absence.

The inspection drill plainly showed who had attended the meetings for drill during the winter.

This company, with Company E, occupy the city hall for a drill room, which gives them a great advantage over most of the companies in this regiment, but some with poor accommodations will make a better showing.

COMPANY E, CONCORD.

Every man answered to his name as the roll was called, except two who were out of the state; and although the average attendance at the drills was not so high as reported by some companies, the inspection showed that the winter's work had been well done. The material of which this company is made up is of the best, and the officers are working hard to make it and keep it one of the best organizations in the state.

FIRST REGIMENT.

COMPANY B, MANCHESTER.

During the year this company has moved into an armory where they have more room and better accommodations.

Every member of the company was present at the inspection.

I think one reason of the success of this company has been the fortnightly meetings the captain has held for the instruction of his commissioned and non-commissioned officers, which he informs me have been attended by ninety per cent. of them.

State property all in good condition.

COMPANY K, MANCHESTER.

Of the fifty members of this company, all were present at the inspection.

A good amount of work must have been done by them during the winter, as the inspection was much better than last year; but there are many fine points which need to be looked after and corrected.

Some appeared with dirty collars and gloves, which is not excusable.

The captain stated that he had had two drills a week since last November.

COMPANY E, MANCHESTER.

This company lost its captain, Major Tebbetts, by promotion last season, and as the captain elected had only had his commission about a month, it was a hard place for him.

The books were turned over to him in very poor shape, the Morning Report book for last camp having only four days filled out, and a number of other like omissions.

These were things for which Captain Conroy was not accountable; but commanders leaving a company should put everything in proper shape. The company showed a lack of pride in their dress and general appearance which was quite marked, and an unsteadiness in ranks. Very few companies can succeed in such a small drill room as they occupy.

COMPANY H, MANCHESTER.

Every man present; even the first lieutenant was brought from a sick-bed, but I excused him at once. The position of second lieutenant had not been filled since the death of Lieutenant Richard in February.

The company was handled very finely by the captain. The men were quick to catch the commands, and executed them finely.

This is one of the best companies there is in the state.

COMPANY C, MANCHESTER.

This company has changed its quarters again since last inspection, and everything is very well arranged for the care of the state property.

Twenty-nine men have enlisted since last inspection.

All the officers were commissioned on March 13 last. They are ready to put a good deal of work into it, and as they have good material, I trust will make a good company of it before camp.

COMPANY F, DERRY DEPOT.

I found this company in much better shape every way than a year ago. The company was in command of the first lieutenant, as the captain had resigned, and the property was turned over on March 17 last.

Books in very bad shape; eight orders short. State property mostly in good condition.

An election was held for captain after the inspection was over, and a former member of the company was chosen, as neither of the lieutenants cared for the position.

I hope that this captain will make a success of the company, and put it in good condition.

COMPANY A, DOVER.

This company, with Company D, occupy some of the rooms in the basement of the city hall for an armory, but they are unfit for such purposes. They deserve better quarters, and I hope they will be provided at no very distant day. All of this company were present at inspection. Thirty-five have been enlisted since last inspection, and a large amount of work must have been done by the officers to get the company in such good condition.

Books were in excellent shape.

COMPANY D, DOVER.

This company numbers forty-eight, and all were present; twenty-eight have been discharged and twenty-three enlisted during the year.

The inspection was very satisfactory, and the books and all state property was in good condition.

The signal detachment of the brigade is attached to this company, and was inspected at the same time.

SECOND REGIMENT.

COMPANY F, FARMINGTON.

Books neat and in excellent condition, and all the state property well cared for.

Captain Pitman had only a week's notice of the date of inspection, and as soon as it was received he forwarded six discharges which had not been returned on the day of inspection, thus cutting down his attendance, making ten absentees.

This company has a good armory, and the captain thinks that when business revives he may be able to fill the ranks.

COMPANY E, ROCHESTER.

This company has, during the year, secured a good armory by fitting the old town hall (of which the city gives them a lease for five years) at an expense of about one thousand dollars, of which they have paid all but one hundred and ten dollars.

The state property will all be kept at the armory now.

The books were only in fair condition.

I see no reason why this company will not be one of the best companies in the state, with its good armory, good officers, and good men in the ranks.

COMPANY D, MILFORD.

The books and state property were all in good condition and well cared for. Captain Mills has provided an excellent method of caring for and keeping the uniforms.

As there was no room in the town hall which they could have for social purposes, meetings, etc., they secured one in another building, thus giving them a "home," without which no company will prosper.

COMPANY I, NASHUA.

All state property in fine condition, and is kept excellently.

All were present at inspection, and a good amount of work must have been done by both officers and men during the winter to make such a good showing.

The companies here have the best armory in the state, and when all the rifles are kept in the drill room, all the state property will be safely cared for.

COMPANY C, NASHUA.

All the companies in Nashua were inspected on the same evening, at their request, taking in all about four hours' time aside from the property and the books.

All of this company present but one.

On the books I found two corrections only to be made, and they are kept in a neat and orderly manner.

COMPANY K, NASHUA.

Only enlisted man one absent from inspection, and a great amount of work must have been done by all to put the company in its present state of proficiency, considering the changes during the year.

The books are kept in a neat manner, and the uniforms are in good condition, being kept where they can be very easily looked over by the captain at any time.

The city of Nashua is to be congratulated upon having three such good companies that may be called upon for service at any time.

COMPANIES G AND H, KEENE.

They were inspected as usual as a battalion, followed by the company drill of each. The books of both these companies are in excellent condition, and I think I never witnessed a better inspection of these companies, and they have not in the least lowered the record they have made for several years.

The armory was very neat and orderly, and all state property in first-class condition.

FIRST LIGHT BATTERY, MANCHESTER.

Every man answered to his name as the roll was called, and every officer was in his position.

After the inspection of personal appearance, dress, and equipments was made, guard mounting, posting and relieving of sentinels was gone through with, and they not only showed their proficiency here, but in the gun room, where all the movements were taken up that can be executed indoors.

Some slight repairs will have to be made in the harnesses before camp, but otherwise the property, though old, is in excellent condition.

TROOP A, CAVALRY, PETERBOROUGH.

This was a mounted inspection, the same as last year, and I found every man in his place but one, who was out of town at work. It was an excellent inspection, every man standing "to horse" well, and every piece of state property in good condition.

The equipments are, most of them, old and worn; they are

kept in as good condition as possible, but they must have some new ones soon. Some new uniforms are also needed by them, especially a number of pairs of trousers.

The inspection was followed by a drill by the captain and both lieutenants, and very nice work was done.

The ground where they hold drills is hardly large enough.

More armory rent should be allowed them, as they have to hire a stable as well as armory, and what they get from the state does not reimburse them.

The bands of the three regiments paraded with full ranks, and their appearance was soldierly.

The instruments, which are none of them state property, were all in fine condition.

I noted some errors, or faults, which I saw in a good many companies, and among them are the following: The rear rank to step off promptly in the firings and at kneel; in column of fours, the rear rank to "close up" at the preparatory command.

Very few companies could make a stack with the swivel promptly and properly, for which there is no excuse, as that is *the* way of making a stack now.

In a few cases I noticed that some of the men followed me with their eyes, and even after I had passed some ways would talk with the men next them.

Men appeared in some cases with dirty white gloves, and two men I found without any, for which there is no excuse in either case.

I would repeat what I said in my report last year, that more pains should be taken to have the books kept in a proper manner. Every officer should acquaint himself thoroughly with the Militia Law, and see that all its requirements in his case are carried out fully.

The property book should be "balanced up" every time there is a change in company commanders, so that one can tell at a glance the amount of property for which he is accountable.

I would recommend that a roster like those in use by the Second regiment be issued to each organization, and I would

also recommend that some form of roll book be adopted and issued to each company. I found a different kind in almost every company, and very few just what should be used.

I would recommend that all company commanders hold a preliminary inspection a few days preceding the annual inspection, and see to it that all state property is in perfect order, not overlooking cartridge boxes outside and inside too.

The interest in rifle practice is increasing, and it is usually in the companies where armory practice is had that the best work is done on the range.

Two companies were dropped on their attendance at inspection by not having the discharges forwarded in season to have them back before inspection. Commanders should not wait until almost time for inspection before discharging men that they know will not be with them any more. The average attendance at drills is lowered by so doing.

All companies were thoroughly inspected in guard duty, and the result was fairly satisfactory.

In some companies schools for instruction had been held, in others oral instruction only had been given, and still others had had instruction with practice.

Companies were not inspected in extended order, as in the majority of cases it could not be taken up in armories, and I did not think it best to inspect in one case and not another. Where it had been taught I saw some very good work done.

The criticism which I made last year on the file closers, for not doing their duty, has been heeded, and in many cases I saw a decided improvement.

General Lane accompanied me to a part of the inspections, his business preventing his going to every one, as he intended.

Colonel Sanborn visited all the companies in his command with me, as did Colonel Frye; and Colonel Metcalf was with me at all the inspections of the Second, except at Farmington and Rochester, which Lieutenant-Colonel Tolles witnessed with me. It is very gratifying, not only to the inspector to have them present, but to all the officers and men.

Most of the companies are financially in good condition, all

reporting money in the treasurer's hands, varying from ten dollars to seven hundred dollars, with no bills outstanding.

On the whole, I think there has been a great improvement in the N. H. N. G. during the year just passed. I did not find a company that had not improved, and especially was the improvement noted in the weaker companies. Discipline was better, a noted gain was made in the average attendance at drills, and during the past season great gain was made in the interest taken in rifle practice.

I asked the captain of every company how long it would take him to get seventy-five per cent. of his men at the armory ready to move in the case of an emergency which should require them, and the answers averaged were as follows: First regiment, 2 hours and 4 minutes; Second regiment, 1 hour and 19 minutes; Third regiment, 6 hours; Battery, 36 hours with horses; Cavalry, 1 hour and 30 minutes, thus showing that a reliable force could be gathered at any point in our state in a few hours, should occasion demand it.

Several companies have secured better armories during the year, but there are others which the National Guard of New Hampshire should not be obliged to occupy.

Cities and towns should see that it is for their interest to maintain a good company in their limits, and a good company cannot long be kept up in a poor armory with no accommodations for making the men comfortable. Every armory should be a place where the men will be proud to take their friends and spend their leisure time.

In the inspection books which I forward to you is a fuller report of each company, and attached is the usual tabulated report showing the credits awarded each organization.

We have lost during the year, by death, two valued and efficient officers, Captain Shaw of the Second, and Lieutenant Richard of the First.

I wish to express to each officer of the brigade my thanks for courtesies received from them.

I remain, very respectfully, your most obedient servant,

J. P. WELLMAN, *Inspector-General.*

TABULATED REPORT OF INSPECTIONS AND

	STATION.	Present and Absent.		Present at Inspect'n		Absent from Inspect'n		Percentage of Attendance.			Records.
		Officers.	Men.	Officers.	Men.	Officers.	Men.	Inspect'n	Encamp-ment 1893.	Weekly Drills.	
BRIGADE.											
Field and staff....	Manchester ..	10	5	10	5	.....	.....	100	.....	.....	ex....
FIRST REGIMENT.											
Field, staff, and non-com. staff...	Manchester...	10	4	10	4	.....	.....	100	.....	.....	ex....
Band.....	Manchester...	.....	24	.....	24	.....	.....	100	100	.....	.....
Company A.....	Dover.....	3	36	3	36	.....	.....	100	94	94	ex....
" B.....	Manchester...	3	44	3	44	.....	.....	100	75	85	good.
" C.....	Manchester...	3	38	3	38	.....	.....	100	100	92	fair..
" D.....	Dover.....	3	45	3	45	.....	.....	100	94	80	ex....
" E.....	Manchester...	3	36	3	29	.....	7	80	76	74	poor.
" F.....	Derry Depot..	2	35	2	31	.....	4	90	83	70	poor.
" H.....	Manchester...	2	37	2	37	.....	.....	100	100	78	ex....
" K.....	Manchester...	3	47	3	47	.....	.....	100	96	80	fair..
Totals.....		32	346	32	335	.....	11				
SECOND REGIMENT.											
Field, staff, and non-com. staff...	Keene.....	10	5	10	5	.....	.....	100	100	.....	ex....
Band.....	Nashua.....	.....	24	.....	24	.....	.....	100	100	.....	.....
Company C.....	Nashua.....	3	39	3	38	.....	1	98	87	70	good.
" D.....	Milford.....	3	36	3	33	.....	3	92	74	53	ex....
" E.....	Rochester...	3	41	3	41	.....	.....	100	71	75	fair..
" F.....	Farmington..	3	33	3	23	.....	10	72	79	55	ex....
" G.....	Keene.....	3	29	3	29	.....	.....	100	81	87	ex....
" H.....	Keene.....	3	35	3	35	.....	.....	100	91	96	ex....
" I.....	Nashua.....	3	38	3	38	.....	.....	100	85	60	ex....
" K.....	Nashua.....	3	35	3	34	.....	1	97	66	60	good.
Totals.....		34	315	34	300	.....	15				
THIRD REGIMENT.											
Field, staff, and non-com. staff...	Concord.....	9	5	9	5	.....	.....	100	100	.....	ex....
Band.....	Concord.....	.....	24	.....	24	.....	.....	100	100	.....	.....
Company A.....	New London..	3	36	3	30	.....	6	85	80	55	poor.
" C.....	Concord.....	3	39	3	30	.....	9	80	83	40	ex....
" D.....	Pittsfield...	3	33	3	26	.....	7	80	81	68	fair..
" E.....	Concord.....	3	35	3	33	.....	2	95	80	51	good.
" F.....	Bristol.....	3	42	3	34	.....	8	82	70	25	good.
" G.....	Lebanon.....	3	42	3	39	.....	3	93	76	55	ex....
" H.....	Franklin Falls	3	35	3	33	.....	2	95	70	70	good.
" K.....	Laconia.....	3	41	3	38	.....	3	93	100	50	good.
Totals.....		33	332	33	292	.....	40				
BATTERY.....	Manchester...	4	72	4	72	.....	.....	100	96	54	good.
CAVALRY.....	Peterborough	3	54	3	53	.....	1	98	98	85	ex....
Brigade totals...		116	1,124	116	1,057	.....	67				

COMPARATIVE STANDING OF ORGANIZATIONS.

Guard duty.	Rifle Practice.	Uniforms.	Arms.	Equipments.	Military bearing.	KNOWLEDGE OF DUTIES.										Credits.\$
						INSPECTION.		DRILL.								
						Officers.	Men.	Captain.	Card.	First Lieut.	Card.	Second Lieut.	Card.	Men.		
.....	ex...	ex...	ex...	ex...	ex...	ex...	ex...	47
.....	ex...	ex...	ex...	ex...	ex...	ex...	ex...	48
.....	ex...	ex...	ex...	ex...	ex...	ex...	ex...	36
good.	9 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	1	ex...	2	ex...	3	ex...	84
good.	1 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	3	good.	3	good.	2	good.	71	
fair..	1 good.	ex...	ex...	good.	good.	good.	fair..	good.	1	good.	3	good.	2	fair..	63	
good.	11 ex...	good.	ex...	ex...	ex...	ex...	good.	good.	4	good.	5	good.	2	fair..	73	
poor.	6 good.	fair..	fair..	fair..	fair..	good.	fair..	fair..	1	good.	3	fair..	4	fair..	53	
poor.	2 good.	good.	good.	good.	fair..	fair..	fair..	.....	poor.	3	poor.	4	fair..	47	
ex....	6 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	3	*	.....	.....	ex...	73	
fair..	6 good.	fair..	good.	good.	good.	good.	good.	fair..	5	good.	4	good.	3	fair..	64	
Co.av.															66	
.....	5 ex...	ex...	ex...	ex...	ex...	ex...	ex...	53
fair..	5 ex...	ex...	ex...	ex...	ex...	ex...	good.	good.	1	ex...	5	ex...	3	good.	36	
fair..	3 ex...	ex...	ex...	ex...	ex...	ex...	good.	ex...	3	ex...	4	ex...	2	good.	71	
good.	8 ex...	ex...	ex...	ex...	ex...	ex...	ex...	good.	4	good.	5	good.	3	ex...	68	
fair..	7 ex...	ex...	ex...	ex...	good.	ex...	good.	good.	1	ex...	4	ex...	5	fair..	74	
ex....	10 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	1	good.	2	ex...	4	ex...	67	
ex....	10 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	2	ex...	1	ex...	4	ex...	83	
good.	6 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	5	ex...	2	ex...	1	ex...	86	
fair..	7 ex...	ex...	ex...	ex...	ex...	ex...	good.	good.	3	ex...	1	good.	4	good.	77	
Co.av.															74½	
.....	3 ex...	ex...	ex...	ex...	ex...	ex...	ex...	51
good.	1 ex...	ex...	ex...	ex...	ex...	ex...	ex...	36
good.	1 good.	fair..	good.	good.	good.	good.	fair..	poor.	2	fair..	3	poor.	4	fair..	48	
fair..	8 ex...	good.	ex...	good.	good.	ex...	ex...	good.	1	fair..	2	good.	3	fair..	66	
ex....	3 ex...	ex...	ex...	ex...	good.	good.	good.	fair..	5	good.	1	fair..	3	fair..	59	
ex....	10 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	2	ex...	4	ex...	1	ex...	79	
fair..	3 ex...	good.	good.	good.	good.	good.	fair..	good.	5	good.	3	good.	1	poor.	53	
fair..	4 ex...	good.	ex...	good.	good.	good.	fair..	good.	5	good.	1	fair..	2	fair..	60	
fair..	3 ex...	ex...	ex...	ex...	ex...	ex...	good.	ex...	1	ex...	5	poor.	2	good.	66	
good.	6 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	1	good.	2	ex...	5	ex...	65	
Co.av.															62	
ex....	6 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	77
good.	2 ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	ex...	74

* Excused from drill.

§ 88 is the greatest number that can be attained.

STATE OF NEW HAMPSHIRE,

INSPECTOR-GENERAL'S OFFICE,

KEENE, SEPTEMBER 10, 1894.

GEN. A. D. AYLING,

Adjutant-General, Concord, N. H.:

SIR,—In accordance with the requirements of paragraph 4, General Orders No. 7, A. G. O., dated April 26, 1894, I have the honor to make the following report of the encampment of the New Hampshire National Guard, from June 16–22 inclusive.

The tent floors were laid and most of the work of pitching camp was done by laborers, but a detail of one private from each company was ordered to report the day before to Captain Gannon for instruction, who kept them all busy and had almost everything ready when the troops arrived on the field.

Brigadier-General Lane with a part of his staff, and the colonels with their staffs, went into camp on Thursday, June 14, thus being there to attend to all the details of getting everything in readiness.

The troops came into the field as follows, and immediately reported at head-quarters: Third regiment at 11 o'clock a. m., Second at 11:30 a. m., First at 12 m., Battery at 2 p. m., and Troop A, Cavalry, at 7:20 p. m.

The battery marched from Manchester as they have done heretofore, but owing to the dusty roads and the tremendous heat they were not able to reach camp before. The cavalry stayed at West Henniker a small part of the night before, leaving their camping-place about two o'clock in the morning.

His Excellency the Governor and staff were escorted from Concord to the camp by the cavalry, arriving at noon on Monday, June 18. He was received with the regulation salute fired by the battery, the Governor's flag was run up, and cheer after cheer greeted him as he rode down the field near the color line. General Lane and staff met him in front of the marquee and welcomed him to the camp, where he stayed as much of the week as his duties would allow, and His Excellency seemed even more

interested than last year in the various duties and movements of the troops.

The first call for guard-mount was sounded at 2 o'clock p. m. on Saturday, and adjutant's call fifteen minutes later. The details came out very well, and although some of the men were unsteady, the ceremony on the whole was very well performed.

Regimental dress parade was held in the following order: Second, Third, and First. There is always more or less unsteadiness during the first evening parades of camp, due in a measure to new men in the ranks. A very pretty ceremony of saluting the flag was executed every night by each of the regiments, and it was improved upon after the first night.

The second day of camp was Sunday, and the usual duties of Sunday morning in the field were done. The guard-mounting was an improvement on the day before, but it was particularly noticeable that some of the details were not inspected before leaving the company streets. The several regiments were inspected by their commanders during the forenoon. Some of the companies appeared in excellent condition, having made preparation for this, while others were in very poor condition, and should have been returned to their quarters with orders to report at some future hour. Services were held at brigade head-quarters at 4 o'clock, where all the brigade was massed, and the remarks of Chaplain Dewey of the Third regiment, and Captain Murkland of the Brigade staff, were attentively listened to. Captain Murkland referred to its being the 119th anniversary of the Battle of Bunker Hill.

The evening parade was followed by a practice in review, which closed the work of the day. The day was very quiet in camp, and on the whole, I think, was very profitably spent.

Monday and Tuesday the heat was extremely oppressive, so that battalion drills were held in the early morning and after the evening parade. A terrible shower came on Tuesday afternoon, which blew down dining tents, marquees, and a number of small tents, doing a small amount of damage, but changing the air.

Wednesday evening an order was issued for a parade in Con-

cord on the following day; line to be formed at 11 o'clock, which order was not received with much favor by a majority of the enlisted men, on account of the dusty condition of the road, and the fatigue attending a long march; but the following day, after the parade was over, I think the majority of officers and men were of the opinion that the "parade down town" was a good thing for the N. H. N. G.

Thursday afternoon the review by His Excellency was witnessed by General Miles, with members of his staff, General Brooke, and other U. S. army officers, and a number of ex-officers who were attending the Army of the Potomac meeting being held at Concord. We considered it an honor to have them visit our camp, and their words of praise should encourage us. General Miles spoke very decidedly in praise of our camp, its beautiful situation and the extreme neatness of it, and of the fine condition in which he found our National Guard.

I think the passage in review before His Excellency was the best I ever saw. The distances were good, all the officers saluted promptly, the men taking a good swinging step in good time, and for the most part the lines were good. There is still a tendency with some companies to close up so as to feel a touch of elbows, which should be overcome.

I made an inspection every day of the appearance of the grounds, company streets, tents, cook-house, etc. The tents were looped up every morning and the most of them inside were in good condition. The policing was well done in most cases about the company quarters, and especially well about the headquarters of all the regiments, but the parade ground was sadly neglected, pieces of boards and papers lying on the ground during the whole time, which rendered it unsightly. In a few cases I found garbage and refuse in the rear of a few of the cook-houses the first days, but that was remedied after being brought to their attention.

The range was open for rifle practice under the inspector, Major Kimball, for four days, and some very good work was done. A good many were interested to visit Major Kimball's tent and examine the new rifle adopted by the government.

Guard duty was very well done through all the time of camp, and I think the sentinels are all to be commended for the interest they took in doing their duty well. I am pleased that this year a member of the brigade staff was detailed to instruct the sentinels in their duties and see that the instructions were carried out.

Military courtesy was well observed by enlisted men and officers, and no occasions were noticed by me when proper respect and recognition were not shown to all; in fact, it was remarked by those visiting our camp that they never saw better attention shown in these points.

There was a good supply of water on the ground this season, which was a luxury during such hot weather.

The health of the brigade for the most part was good, one entire company being sick one day from eating improper food, and a few cases the result of drinking too much ice water. The majority of the companies furnished their own mess, the most of the First Regiment preferring to hire their board. I visited the several dining tents, and found at meal times a plentiful supply of good food. There are certain articles of food which should not be given to men in camp, and captains or others making arrangements for their mess should see to it that those articles are not to be furnished. At the season of year at which the camps are now held there is a variety of food which can be had about which there is no question.

The strength and attendance of the several organizations, as shown by the consolidated morning report, will be seen in the following table :

TABLE OF STRENGTH AND ATTENDANCE.

ORGANIZATIONS.	Present and absent.			Largest number absent any day.		Smallest number absent any day.		Average number absent any day.		Per cent. of attendance 1894.	Per cent. of attendance 1893.	Per cent. of attendance 1892.	Per cent. of attendance 1891.
	Officers.	Men.	Total.	Officers.	Men.	Officers.	Men.	Officers.	Men.				
Brigade staff, and non-com. staff...	10	5	15	....	.....	....	.....	....	.....	100	97	99	97
First Regiment....	34	414	448	3	12	1	3	1.16	7.28	98	91.5	88	92
Second Regiment..	34	337	371	2	52	1	39	1.42	44.4	87	82.5	78	82
Third Regiment....	33	371	404	1	58	1	39	.57	48.8	88	81.8	76	71
First Light Battery	4	68	72	....	4	....	3	....	3.85	94.6	95.5	98	90
Troop A, Cavalry..	3	55	58	....	.....	....	.....	....	.....	100	99	99	99
Totals	118	1,250	1,368										

As is shown by the above table, this year's attendance is the largest we have ever had at camp.

The signal detachment were engaged the most of the time with flag and torch, and to one who did understand their code of signals it was amusing to hear such remarks as "why does that man wave that flag so much" and "why don't he put that torch down" by those visiting the camp.

Some additional land has been secured on the south side, and the fence moved back, and before long more will be had on the east, and when that is secured, the fence and cook-houses moved back, with new stables for the regimental head-quarters, we shall have as good a camp field as any state can boast of. This year one regiment at a time went out on a field to the south-east of camp, so that more room was left for the others.

General Lane had divided the work of head-quarters between the members of his staff, and as each one had his assigned part to look after and be responsible for, there was no confusion and all went well. The weather was against the success of the camp, and going down to Concord for the parade there broke

into his plans, but I think General Lane is to be congratulated on the success of the camp under his management.

I found, in one regiment especially, that a share of the men, and some officers, were about the company streets with only a part of the uniform on, while off duty. I know that the weather was extremely hot, and that it was more comfortable to leave off coat and vest and shoes perhaps; but a good soldier is never seen outside his own tent in such a condition. A laxity in dress tends to the same in other matters, and should not be allowed.

The bands furnished excellent music, not only at their respective head-quarters but at brigade head-quarters every evening.

A short service was held by each chaplain in the morning, and they were well attended.

As the commission of Colonel Metcalf of the Second regiment was to expire on the first day of August, he called his line officers together to make nominations to fill vacancies which would occur. At which time the officers of his command presented him with a valuable gold watch, chain, and charm, in recognition of his services and as a memento of the esteem in which he is held by those under him.

The ceremony of striking the tents was done at 1 o'clock on Friday, and all the tents on the field except those at brigade head-quarters went down at the discharge of the cannon, as though blown down by it. Commencing on the left the tents were carried to the arsenal by the soldiers and the tent floors piled.

The cavalry left camp in the morning, the artillery immediately after dinner, and at 2:30 o'clock the balance of the brigade marched off the field to the Railroad square, where each colonel took command of his regiment and the troops were soon on their way home. The seven-days duty at camp has closed, and how profitable it has been for the state and members of the National Guard remains to be seen. Everyone spoke in praise of it, and if one can judge from the improvement seen from day to day, it has been a very profitable camp.

During the past year the National Guards of some states have been required to do duty in suppressing trouble, and I fear the

services of more will be required before the close of the year. It is well for the state of New Hampshire, even, to expend money in preparation for that "which may be."

In closing, I wish to thank all the officers and men of the brigade for their kindness and uniform courtesy, which was shown me in every case, and a willingness to accept suggestions which I made.

I have the honor to be, very respectfully, your most obedient servant,

J. P. WELLMAN,
Inspector-General.

REPORT OF INSPECTOR OF RIFLE PRACTICE.

OFFICE OF INSPECTOR OF RIFLE PRACTICE,

NEW HAMPSHIRE NATIONAL GUARD,

NASHUA, January 20, 1894.

GENERAL J. N. PATTERSON,

Commanding First Brigade, N. H. N. G., Concord, N. H. :

SIR,—In conformity with orders received from general headquarters, I visited all the companies comprising the First brigade, N. H. N. G., either at their armories or on the range, and I have the honor to make the following report of their success in rifle practice during the season of 1893.

FIRST REGIMENT.

The Field and Staff of this regiment have taken quite a little interest in rifle practice during the season, several qualifying in one of the classes.

Company A, Captain Demeritt. The rifles of this company are in very good condition, though the place where they are kept is damp. Colonel Lane and Major Scott were present at the inspection of the company, which took place at the same time of Company D, and on the range which is used by both companies and which is but one half mile from the armory. The weather was quite favorable, though but six members were present, including the captain. The highest score was made by Lieutenant Smith, eighteen out of a possible twenty-five at two hundred yards.

Company B, Captain Shea. The rifles were found in excellent

condition. This is the only company in the brigade which was inspected in the armory. There were twenty-three members present under command of Lieutenant Sullivan. It is to be regretted that but little interest is shown by this company in rifle practice, as it has material for good marksmen, if only brought out. Only ten members have participated in rifle practice during the season, and but two have qualified in any of the classes.

Company C, Captain John Gannon, Jr. Rifles in good condition. At the inspection, which took place on the range used by all the Manchester companies, Lieutenant Messenger was in charge. Unfortunately for the companies in Manchester, building has been going on, almost upon the range used by them, so that it is impossible to make any improvements on the range and have it permanent, as whatever is done by the companies is rapidly undone by boys and stragglers who are bent on destruction. Colonel Lane and Major Perkins were present at the inspection of all the Manchester companies on the range. There were five members of this company present at inspection, and the highest score was made by Sergeant Irving, nineteen out of a possible twenty-five at two hundred yards.

Company D, Captain Goldschmidt. The rifles were in very good condition, considering the place where they are kept, in the basement of the City hall. The captain being unable to be present at the inspection, six members of the company were present under command of Lieutenant Robinson, and the highest score was made by Private Foss, thirteen out of a possible twenty-five at two hundred yards.

Company E, Captain Tebbetts. The rifles were not in very good condition. There is very good interest shown in rifle practice by this company. At the inspection there were eleven members present, and the highest score was made by Captain Tebbetts, twenty out of a possible twenty-five at two hundred yards.

Company F, Captain Campbell. Rifles in only fair condition. This was the first company I had the pleasure of inspecting, and I found quite a good interest in rifle practice. Lieutenant Colonel Frye was present at the inspection on the range, which is a very good one. There were ten members of the company

present under command of the captain, and the highest score was made by Private Bartley, twenty-one out of a possible twenty-five at two hundred yards.

Company H, Captain Maynard. Rifles in excellent condition. There were twelve members present at inspection on the range, under command of Captain (at that time Lieutenant) Maynard, and all were quite interested. The highest score was made by Captain Maynard, seventeen out of a possible twenty-five at two hundred yards. There was also some firing done on the three hundred yard range.

Company K, Captain O'Malley. Rifles in poor condition. There should be better care taken of the rifles of this company; several were broken, and the sights of nearly all not in condition to use properly. There were ten members present at the inspection on the range under command of Captain O'Malley. The highest score was made by Private T. Sullivan, fifteen out of a possible twenty-five at two hundred yards.

SECOND REGIMENT.

Nearly all the members of the Field and Staff of this regiment have qualified during the season in some of the classes, and shown great interest in rifle practice.

Company C, Captain Elliott. Rifles in excellent condition. Although there has been a change in the command of this company during the season, there is as much interest shown in rifle practice as formerly. The need of a near-by range for the use of all the Nashua companies is apparent, and I trust a suitable one will be selected and properly fitted up before another season is finished. The inspection of this company took place at the same time of the other Nashua companies. All of the resident field and staff officers were present. The highest score was made by Sergeant H. F. Long, twenty-two out of a possible twenty-five at two hundred yards.

Company D, Captain Mills. The rifles of this company were in very good condition. This company has a very good three hundred yard range, which I visited with the captain. Although the day was a fine one, and the company had been given five

days' notice of my intended inspection, no member put in an appearance but the captain. I saw some of the targets which had been used by the members of the company, and they showed some very good work had been done in rifle practice.

Company E, Captain Geddis. Rifles in very fair condition. As this company were about fitting up a new armory there was considerable interest. The company has a very good eight hundred yard range, one and one half miles from the armory. On the day of my inspection there were twelve members present under command of the captain. The highest score was made by Sergeant Hanscom, twenty out of a possible twenty-five at two hundred yards. Several of the members made some very good scores on the three hundred yard range.

Company F, Captain Pitman. Rifles in good condition. On the day of my inspection I visited both the three hundred and eight hundred yard ranges with the captain, and found them well situated and properly arranged. The badge, which is shot for every year at the range inspection, was won by Sergeant Seavey, who made the highest score of the day, twenty out of a possible twenty-five at two hundred yards. There were twelve members present.

Companies G and H, Captains Upham and Shaw. The rifles of both companies were found in excellent condition. Both companies were inspected the same day, and a great deal of interest was manifested, as twenty-three members of Company G were present, and twenty-one members of Company H turned out. The range is easily accessible, and every convenience is at hand for carrying on range work properly and successfully. All the officers are very much interested, and good marksmen, which gives an incentive to the men to put a good deal of work into rifle practice. Inspector-General Wellman, Colonel Metcalf, Major Nims, and Major Flagg were all present, and participated in the duties of the day. The highest score made by any member of Company G was made by Corporal Holbrook, twenty-two out of a possible twenty-five at two hundred yards. As the original score blank of Company H was not forwarded to me, I am unable to state who of the company made the highest score on that day.

Company I, Captain Goodspeed. Rifles in excellent condition. The inspection of this company took place on the same day as Companies C and K. In a team match, of seven members of the Nashua battalion against seven members of the Keene battalion, each man firing seven shots, the results showed an average of 27.1 for the Nashua battalion, and 26.4 for the Keene battalion, out of a possible thirty-five at two hundred yards. The same day a team of five members each, from Companies I, C, K, and the band, each member firing seven shots, participated in a match at two hundred yards, and the prize was taken by Company I. The highest individual company score was made by Sergeant Degnan, twenty-two out of a possible twenty-five at two hundred yards.

Company K, Captain Faxon. Rifles in fine condition. Under the new captaincy the company maintains its usual high standard in rifle practice. The highest score made on the day of inspection was shot by Corporal Thurber, twenty-one out of a possible twenty-five at two hundred yards. The Nashua battalion have a fine armory target, which is used to a large extent during the winter months.

THIRD REGIMENT.

Only two members of the Field and Staff of this regiment have qualified in any of the classes in rifle practice this year.

Company A, Captain Sargent. The most of the rifles were in the armory, which is a clean, dry place, and though somewhat dusty they were otherwise in very good condition. The range is quite centrally located, and on the day of my inspection there was a good deal of interest shown, sixteen of the thirty-nine members being present under command of the captain. The highest score was made by Sergeant Smith, twenty out of a possible twenty-five at two hundred yards.

Company C, Captain Davis. Rifles in excellent condition. This company has taken a great deal of interest in rifle practice during the whole year, both on the range and in the armory. Twenty-one have qualified in third class, being the largest number that have qualified in any of the classes of the Infantry

companies. The inspection was at the same time with Company E, on the range that was fitted up for rifle practice at the annual encampment. There were twelve men present under command of the captain. The highest score was made by Private Leighton, seventeen out of a possible twenty-five at two hundred yards. There was also some firing at three hundred yards, and the highest score was made by Lieutenant Chick, twenty out of a possible twenty-five.

Company D, Captain Merrill. Rifles in good condition. On the day of my inspection I was ably assisted by Captain Tuthery, paymaster of the Third regiment. The range is situated too far from the armory and too near the travelled road, and should be moved another season. Though the weather was cold, fourteen of the thirty-six members were present, and the highest score was made by Private Cass, eighteen out of a possible twenty-five at two hundred yards.

Company E, Captain Brown. Rifles in fair condition but not as good as I expected to find. There is very good interest shown in rifle practice. Lack of discipline seemed the only fault on the range. There were ten members present at the inspection under command of the captain. The highest score was made by Private Brown, eighteen out of a possible twenty-five at two hundred yards.

Company F, Captain Ray. Rifles in fine condition. The captain's arrangement for keeping the state property is a very good one. The range on which the inspection took place is a very fine one, though quite a distance from the armory. A range near by, and one used mostly by the company, was occupied at the time by a fair. On the day of my inspection ten of the thirty-six members were present under command of the captain, and the highest score was made by Lieutenant Morrill, seventeen out of a possible twenty-five at two hundred yards.

Company G, Captain Freeto. Rifles in good condition. Quite an interest in rifle practice is shown by this company, which is promoted and kept up by the captain. Twelve men have qualified at third class who have never been classed before. The arrangements at the short range, which is but a short dis-

tance from the armory, are very good. There were present on the day of my inspection sixteen men under command of the captain. There was firing on both the two hundred and three hundred yard ranges. The highest scores, twenty-one out of a possible twenty-five at two hundred yards and twenty at three hundred yards, were made by Corporal Angell.

Company H, Captain Ripley. Rifles in good condition. The day of my inspection it was very windy, and though I visited the range with five members of the company under command of the captain, we found it impossible to proceed with the inspection, after the firing was commenced, as the target could not be kept in place, but blew down as fast as it was put up. The company is quite interested in rifle practice, and has armory practice every month.

Company K, Captain Tetley. Rifles in excellent condition. This company had never had any rifle practice on the range or in the armory, where it is impracticable. On the day set for my inspection a two hundred yard range was selected and laid out and all arrangements made for the firing in the afternoon, but a storm came up and made it impossible to proceed. Reports received since my visit show quite an interest in rifle practice, which promises to increase.

FIRST LIGHT BATTERY.

Captain S. S. Piper commanding. The six rifles issued by the state are in excellent condition. The range is one of the best, and finely arranged and equipped, having three Brinton targets, a house at the firing-point with every needed convenience, and a suitable locker is provided at the pit for keeping the targets, which are all properly pasted upon cloth and stretched upon the target frames. This company takes as much interest as any of the infantry companies in rifle practice, as a glance at the tabulated report well shows. Twenty-two were present at inspection under command of Captain Piper. The highest score was made by Lieutenant Barker, twenty-one out of a possible twenty-five at two hundred yards. There were also several good scores made at three hundred yards.

TROOP A, CAVALRY.

Captain C. B. Davis commanding. Only two rifles are in use by this company, which are in good condition. I think at least four more should be issued them. The inspection of this company did not take place until November 10, and was on ground owned by Captain Davis, and near his residence.

A range of three hundred yards was laid out, and after all was in readiness firing commenced about 11 o'clock, and was kept up continuously until darkness put a stop to further work in this line. This is the only rifle practice the cavalry have had since 1889, and quite an interest was aroused. Two strings of five shots each were fired by each man at two hundred yards, and quite a number shot one string at three hundred yards. There were thirty-two present, under command of Captain Davis. Several men have qualified in some of the classes since, and I am of the opinion that another year will see considerable interest in this command in rifle practice.

REMARKS.

At the commencement of the season there were 18,265 ball cartridges held by the different companies, and there have been 60,350 issued by the adjutant-general on requisitions, and of this amount there was left at the close of the season 10,203, making the amount used during the season by the companies and officers, 68,412 rounds, nearly 20,000 rounds more than last year. Of this amount, 18,150 rounds were used by the First regiment, 28,775 by the Second regiment, 15,197 by the Third regiment, 5,290 by the Battery, 900 by the Cavalry, and 100 by Brigade head-quarters. We have been very fortunate in having no accident of any kind happen during the year, as on the company ranges, at the annual encampment, and at the state match, nearly 70,000 rounds of ball cartridges have been fired; 23.3 per cent. of the brigade are qualified marksmen. During my inspections of the different companies on their ranges it was found that considerable interest was manifested in volley firing, which was participated in by a squad of four men from nearly

every company visited, Company G of Keene making the highest score, fifteen out of a possible twenty-five at two hundred yards.

At the annual encampment at Concord in June, rifle practice was carried on at the range used by the Concord companies, and considerable interest was taken in it. Tuesday, June 6, 215 shots were fired at two hundred yards; Wednesday, June 7, 120 shots were fired at three hundred yards; Thursday, June 8, 210 shots were fired at two hundred yards, making a total of 545 shots fired during the three days. Every company of the Third regiment was represented on the range. Five companies of the Second regiment participated, and but two companies of the First regiment took interest enough to be represented.

The number firing Tuesday was 43; Wednesday, 12; and Thursday, 27. The highest score June 6 was 17 out of a possible 25; June 7, 18; June 8, 18. Of the 545 shots fired but 320 hit the target. The pit and targets were in charge of Corporal Thurber of Company K, Second regiment, and everything worked well and to the best advantage.

Before making my inspection, in consultation with Adjutant-General Ayling it was thought advisable to hold a state rifle match, to take place after my tour of duty had been finished, and as the report already published shows, it was a success in every particular. I found, on mentioning it to the different companies as I visited them, that they, as a rule, were ready and anxious to have such a match, and I believe this feature will grow more popular each year.

More attention should be given to armory practice during the winter, when it can be done, and where it is impossible to have it, the aiming and sighting drills should be given considerable attention. I would recommend and believe that better results can be obtained by giving each company a half day for inspection, when each man firing will have better attention and derive more benefit from the inspection.

Interest in rifle practice in the N. H. N. G. never was better, and I hope in the future more attention will be given this branch of the service.

In making my inspections I was favored with good weather, and saw all but three companies participate in rifle practice on the range. I found nearly all of the officers very courteous and wishing to do all that could be done to make the inspections a success, and feel that when the men are paid and ordered out for these inspections, a larger attendance and more interest will be manifest.

My thanks are due all the officers and men for attentions shown me while on my tour of duty, and to those who so ably assisted me at the state rifle match and on the range, during the encampment, and to Adjutant-General Ayling and Inspector-General Wellman I feel especially indebted for many suggestions, advice, and assistance.

I remain, sir, very respectfully, your most obedient servant,

FRANK L. KIMBALL.

Major and Inspector of Rifle Practice.

DISTINGUISHED MARKSMEN.

The requirements for this class are as follows: Three scores of 21 points each in a possible 25, on both the two hundred and three hundred yard ranges, and a total of 69 points in a possible 75 on the five hundred and eight hundred yard ranges. Insignia, a bronze badge. This class is open to those only who have gained the two additional bars as sharpshooters, by requalifying twice.

	SCORES.	
	1892	1893
BRIGADE STAFF.		
Brigade Bugler W. C. Hammond.....		269
FIRST REGIMENT.		
<i>Co. E.</i>		
Captain F. W. Tebbets.....		290
SECOND REGIMENT.		
<i>Staff.</i>		
Major F. O. Nims.....	267	
Adjutant Sumner Nims.....	264	
<i>Co. F.</i>		
Captain C. H. Pitman.....	264	
Lieutenant H. L. Bickford.....	265	
<i>Co. G.</i>		
Lieutenant E. M. Keyes.....	269	
Sergeant C. T. Colony.....	270	
Sergeant C. E. Joslin.....		268
Corporal O. H. Holbrook.....		271
Corporal W. B. Hills.....	271	
<i>Co. H.</i>		
Captain E. A. Shaw.....	269	
Sergeant T. A. Smith.....	265	
Corporal A. W. Green.....	264	
Private J. H. Plumb.....	267	
<i>Co. I.</i>		
Captain W. H. Goodspeed.....		267
Sergeant F. M. Kelley.....		268
Sergeant M. H. Degnan.....	286	
Private H. P. Valcour.....	268	
<i>Co. K.</i>		
Corporal J. W. Thurber.....		286
THIRD REGIMENT.		
<i>Staff.</i>		
Major W. C. Trenoweth.....		272

DISTINGUISHED MARKSMEN.—*Continued.*

	SCORES.	
	1892	1893
THIRD REGIMENT.— <i>Continued.</i>		
<i>Co. C.</i>		
Lieutenant W. H. Chick.....		281
Private A. M. Stearns.....		273
<i>Co. E.</i>		
Captain H. B. Brown.....		272
Lieutenant H. P. Hammond.....		274
Lieutenant O. G. Hammond.....		269

SHARPSHOOTERS.

Highest possible score, 300. Requirements for qualification: 60 at 200 yards, 60 at 300 yards, 60 at 500 yards, 60 at 800 yards.

Insignia of this class, badge of gold, with bar inscribed "Sharpshooter." Officers and men qualifying for two years allowed an additional bar for each year, with date thereon.

	SCORES.		
	1891	1892	1893
BRIGADE STAFF.			
Major F. L. Kimball, I. R. P.....			245
Brigade Bugler W. C. Hammond.....	249	268	269
FIRST REGIMENT.			
<i>Co. A.</i>			
*Captain G. H. Demeritt.....			249
Lieutenant E. D. Smith.....			252
Sergeant F. H. Kenan.....			248
Sergeant Edward Grimes.....			255
Sergeant L. H. Stenerwald.....			251
<i>Co. B.</i>			
Lieutenant William Sullivan.....	254	253	255
<i>Co. D.</i>			
Lieutenant Robinson.....			259
Sergeant Hanson.....			262
Private Whelpley.....			258
Private Corson.....			256
Private Ham.....			263
<i>Co. E.</i>			
*Captain F. W. Tebbetts.....	285	284	290
Sergeant W. E. Geer.....			243
Sergeant William H. Hickey.....	245	245	
Corporal A. N. Quimby.....			247
Musician J. E. Herring.....			246
SECOND REGIMENT.			
<i>Staff.</i>			
Lieutenant-Colonel J. E. Tolles.....		250	251
*Major F. O. Nims.....	256	267	
Major W. I. Blanchard.....		259	256
*Major G. W. Flagg, surgeon.....	248	264	
*Lieutenant Sumner Nims, Adjutant.....	249	243	
Lieutenant E. W. Emerson, quartermaster....	248	248	251
<i>Co. C.</i>			
Sergeant H. F. Long.....	253	249	252
Private H. F. Gaines.....			247
<i>Co. D.</i>			
Captain Benton Mills.....	242		
Lieutenant E. B. Coffin.....		244	
Sergeant G. M. Follett.....		242	

SHARPSHOOTERS.—Continued.

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.—Continued.			
Co. E.			
Lieutenant F. E. Plummer.....	254	268	245
Sergeant Walter Buzzell.....		252	
Co. F.			
*Captain C. H. Pitman.....	245	264	
*Lieutenant H. L. Bickford.....	247	265	
Lieutenant H. J. Pike.....		244	249
*Sergeant C. E. Peabody.....	242	242	266
Sergeant E. A. Seavey.....		245	245
Sergeant F. S. Gilmore.....			240
Corporal J. F. Nutter.....		240	244
*Corporal J. H. Hersey.....	246	246	
*Private H. C. Wentworth.....			244
Co. G.			
Captain E. O. Upham.....			242
*Lieutenant J. J. Colony.....	245	253	
*Lieutenant E. M. Keyes.....	250	269	249
*Sergeant C. E. Joslin.....	250		268
*Sergeant J. C. Reed.....	245		
*Sergeant C. T. Colony.....	243	270	
*Corporal O. H. Holbrook.....	247		271
*Corporal W. B. Hills.....	269	271	251
*Corporal F. W. Walker.....	245	241	
Private F. J. Barrett.....	257	251	242
Private J. A. Hill.....			248
*Private H. W. Keyes.....	241		250
*Private L. A. Piper.....	249	245	256
*Private F. P. Gaynor.....	240		
Private W. C. Robb.....	243	249	
Co. H.			
*Captain E. A. Shaw.....	272	269	247
*Lieutenant F. E. Barrett.....	245		
*Lieutenant P. F. Babbidge.....	246		241
*Sergeant T. A. Smith.....	246	265	
Sergeant W. E. Wright.....	246		
*Corporal A. W. Green.....	270	264	246
*Corporal A. O. Dexter.....	241		
*Corporal F. N. Barker.....	242		
Private D. M. Aldrich.....	244	249	244
Private H. G. Cram.....			247
Private J. P. Morse.....			240
Private A. W. Phelps.....		247	245
Private F. N. Shaw.....		243	255
*Private J. H. Plumb.....	249	267	
Private F. B. Narramore.....	246		
Private W. M. Chaplin.....	246		
Co. I.			
*Captain W. H. Goodspeed.....	245	253	267
*Lieutenant W. R. Seaman.....	251	255	
*Sergeant F. M. Kelley.....	258	250	268
*Sergeant M. H. Degnan.....	258	286	
Corporal J. P. Rivais.....			248
Private Dennis Winn.....			244

SHARPSHOOTERS.—Continued.

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.—Continued.			
Co. I.—Continued.			
Private T. F. Trenholm		263	254
*Private H. P. Valcour	248	268	
Private F. H. Thompson	258		
Co. K.			
Lieutenant A. G. Shattuck		248	
Lieutenant A. E. Bowers	248	252	253
Sergeant H. L. Heminway		253	250
Sergeant E. A. A. Dionne		246	
Corporal J. W. Thurber	257	280	286
Private C. Milan Morse			246
Private H. H. Blunt		243	
Private F. W. Davidson		246	
Private C. W. Gaskell		241	
Private W. F. Norton		245	
Private F. H. Taylor		248	
THIRD REGIMENT.			
Staff.			
Major W. C. Trenoweth	273	285	272
Lieutenant R. H. Rolfe	250	243	
Lieutenant G. D. Waldron, adjutant			247
Co. C.			
Captain T. P. Davis	263		252
Lieutenant W. H. Chick	253	256	281
Lieutenant A. L. Trenoweth	268	279	
Sergeant P. L. Nutting		256	250
Sergeant C. H. Staniels		246	245
Sergeant E. D. Clark		248	247
Sergeant F. J. Richie	251	254	
Sergeant Alfred Frazier	255		
Sergeant I. H. Smith	254		
Corporal L. H. Batchelder			252
Corporal F. K. Birch			247
Private A. Patterson			241
Private F. O. Cole			246
Private A. M. Stearns	247	253	273
Private Edwin L. Blanchard		255	
Private C. B. Cook		259	
Private J. M. Davis	260	252	
Private J. Florence	258	252	
Private J. N. Maynard		245	
Private G. H. Trenoweth	253	263	
Private A. E. Whipple		250	
Private M. W. Hazeltine	247		
Private F. R. Roach	258		
Co. E.			
Captain H. B. Brown	248	255	272
Lieutenant H. P. Hammond	244	251	274
Lieutenant O. G. Hammond	245	242	269
Sergeant T. F. Clifford		246	245
Corporal L. Thompson		246	242
Private T. E. Brown			248
Private E. L. Foster			250

SHARPSHOOTERS.—Continued.

	SCORES.		
	1891	1892	1893
<i>Co. H.</i>			
*Sergeant F. Gomo.....			244
Sergeant Bythrow.....			248
Sergeant R. J. Webster.....			242
FIRST LIGHT BATTERY.			
Lieutenant J. A. Barker.....	252	256	247
Corporal A. Gustafsen.....		243	254
Private W. Davidson.....			245
Sergeant L. W. Piper.....		245	
Sergeant F. B. Stevens.....		243	
Bugler H. Wingate.....		245	
Bugler N. L. George.....		246	
Private E. H. Smith.....	248	244	
Private J. T. Gott.....		241	

* Have qualified in this class previous to 1891.

MARKSMEN.

Highest possible score, 225. Requirements for qualification, 60 at 200 yards, 60 at 300 yards, 60 at 500 yards. Insignia of this class, badge of silver, with bar inscribed "Marksman." Officers and men requalifying for two years allowed an additional bar for each year, with date thereon.

	SCORES.		
	1891	1892	1893
BRIGADE STAFF.			
Major F. L. Kimball, I. R. P.....			184
Brigade Bugler W. C. Hammond.....	188	199	199
FIRST REGIMENT.			
<i>Co. A.</i>			
*Captain G. H. Demeritt.....			185
Lieutenant E. D. Smith.....			190
*Sergeant F. H. Keenan.....			184
<i>Co. B.</i>			
Lieutenant William Sullivan...	192	193	190
Private P. J. Gardner.....	183		
<i>Co. D.</i>			
Lieutenant Robinson.....			195
Sergeant Hanson.....			185
Private Whelpley.....			193
Private Corson.....			193
Private Ham.....			195
<i>Co. E.</i>			
*Captain F. W. Tebbetts.....	216	214	217
Lieutenant J. E. Smith.....			182
Sergeant W. E. Geer.....			184
Sergeant W. H. Hickey.....	184	183	
Corporal A. N. Quimby.....			185
Corporal F. E. Willard.....		187	
Private J. P. Lockhead.....		186	
Private J. B. Ridley.....		187	
Musician J. E. Herring.....		182	184
<i>Co. K.</i>			
Lieutenant M. J. F. Connor.....		186	
SECOND REGIMENT.			
<i>Staff.</i>			
Lieutenant-Colonel J. E. Tolles.....		187	188
*Major F. O. Nims.....	190	197	
Major W. I. Blanchard.....		194	189
*Major G. W. Flagg, Surgeon.....	189	182	
*Lieutenant Sumner Nims, adjutant.....	186	185	
Lieutenant E. W. Emerson, quartermaster....	185	186	187

MARKSMEN.—Continued.

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.—Continued.			
<i>Co. C.</i>			
Sergeant H. F. Long.....	187	184	186
Private H. F. Gaines.....			124
Private John Shea.....	184		
<i>Co. D.</i>			
Captain Benton Mills.....	180		
Lieutenant E. B. Coffin.....		184	
Sergeant G. M. Follett.....		182	
<i>Co. E.</i>			
Lieutenant F. E. Plummer.....	186	204	183
Lieutenant W. W. Leighton.....			183
Sergeant Fred Hanscom.....			186
Sergeant J. H. Pauquett.....			180
Sergeant W. Bussell.....		191	
Corporal C. E. Bence.....		185	
Private Carlos Pearl.....	190		
<i>Co. F.</i>			
*Captain C. H. Pitman.....	185	195	
*Lieutenant H. L. Bickford.....	186	195	
Lieutenant H. J. Pike.....		180	189
*Sergeant C. E. Peabody.....	181	182	197
Sergeant E. A. Seavey.....		184	184
Sergeant F. S. Gilmore.....			180
Corporal J. F. Nutter.....		180	184
*Corporal J. H. Hersey.....	185	182	
*Private H. C. Wentworth.....			181
Private E. Cass.....	182		
Private F. L. Brown.....	181		
<i>Co. G.</i>			
Captain E. O. Upham.....			182
*Lieutenant J. J. Colony.....	182	193	
*Lieutenant E. M. Keyes.....	190	200	189
*Sergeant C. E. Joslin.....	185		199
*Sergeant J. C. Reed.....	185		
*Sergeant C. T. Colony.....	182		
*Corporal O. H. Holbrook.....	185		202
*Corporal W. B. Hills.....	199	199	191
*Corporal F. W. Walker.....	181	180	
Private F. J. Barrett.....	194	188	182
Private J. A. Hill.....			187
*Private H. W. Keyes.....	180		187
*Private L. A. Piper.....	188	184	194
*Private F. P. Gaynor.....	180		
Private W. C. Robb.....	183	185	
<i>Co. H.</i>			
*Captain E. A. Shaw.....	188	198	186
*Lieutenant F. E. Barrett.....	183		
*Lieutenant P. F. Babbidge ..	184		181
*Sergeant T. A. Smith.....	185	195	
*Sergeant W. E. Wright.....	186		

MARKSMEN.—Continued.

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.—Continued.			
<i>Co. H.—Continued.</i>			
*Corporal A. W. Green.....	185	195	183
*Corporal A. O. Dexter.....	180		
*Corporal F. N. Barker.....	182		
Private D. M. Aldrich.....	183	182	184
Private H. G. Cram.....			187
Private J. P. Morse.....			180
Private A. W. Phelps.....		185	184
Private F. N. Shaw.....		182	189
Private F. Chapman.....	182		
Private W. M. Chaplin.....	186		
*Private J. H. Plumb.....	189	198	
Private F. B. Narramore.....	183		
<i>Co. I.</i>			
*Captain W. H. Goodspeed.....	184	185	197
*Lieutenant W. R. Seaman.....	182	194	
*Sergeant F. M. Kelly.....	198	190	198
*Sergeant F. H. Thompson.....	185		
*Sergeant M. H. Degnan.....	193	214	
Corporal J. P. Rivals.....		182	184
Private Dennis Winn.....			182
Private T. F. Trenholm.....		202	191
*Private H. P. Valcour.....	185	196	
<i>Co. K.</i>			
Lieutenant A. G. Shattuck.....	185	186	
Lieutenant A. E. Bowers.....	188	186	189
Sergeant H. L. Heminway.....	190	192	
Sergeant E. A. A. Dionne.....		186	
Corporal J. W. Thurber.....	192	209	215
Private C. Milan Morse.....			186
Private H. H. Blunt.....		182	
Private F. W. Davidson.....		185	
Private C. W. Gaskell.....		181	
Private W. F. Norton.....		184	
Private F. H. Taylor.....		185	
Private P. T. Bowers.....	189		
THIRD REGIMENT.			
<i>Staff.</i>			
Major W. C. Trenoweth.....	207	212	200
Lieutenant G. D. Waldron, adjutant.....			185
Lieutenant R. H. Rolfe, adjutant.....	184	182	
<i>Co. C.</i>			
Captain T. P. Davis.....	195		186
Lieutenant A. L. Trenoweth.....	205	207	
Lieutenant W. H. Chick.....	189	190	211
Sergeant B. L. Nutting.....		191	187
Sergeant C. H. Staniels.....		183	183
Sergeant E. D. Clark.....		186	185
Sergeant F. J. Ritchie.....		189	188
Sergeant Alfred Frazier.....	191		
Sergeant I. H. Smith.....	194		
Corporal F. K. Birch.....			188

MARKSMEN.—Continued.

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.—Continued.			
Co. C.—Continued.			
Corporal L. H. Batchelder.....			190
Private A. Patterson.....			184
Private J. N. Maynard.....	198	180	183
Private J. E. Hinds.....			185
Private J. Crevier.....			181
Private F. O. Cole.....			184
Private A. H. Dumore.....			186
Private F. N. Taylor.....			181
Private J. A. Florence.....	193	188	
Private A. M. Stearns.....	181	191	202
Private E. J. Blanchard.....		189	
Private C. B. Cook.....	186	194	
Private J. M. Davis.....	194	190	
Private G. H. Trenoweth.....	189	197	
Private W. E. Whipple.....		189	
Co. D.			
Lieutenant E. B. Drake.....			192
Private F. S. Cass.....			185
Co. E.			
Captain H. B. Brown.....	183	191	202
Lieutenant H. P. Hammond.....	181	184	203
Lieutenant O. G. Hammond.....	185	181	198
Sergeant T. F. Clifford.....		183	183
Corporal L. Thompson.....		182	180
Private H. P. Bennett.....			187
Private T. E. Brown.....			185
Private E. L. Foster.....			187
Co. F.			
Corporal A. L. Lougee.....			183
Corporal F. L. King.....	185		
Private E. W. Towne.....	182		
Co. G.			
*Captain G. A. Freeto.....			189
Sergeant C. E. Cotting.....			183
Sergeant F. G. Carter.....			181
Corporal C. D. Angel.....			184
Private C. Carlisle.....			182
Co. H.			
*Sergeant Fred Gomo.....			183
Sergeant George Bythrow.....			186
Sergeant R. J. Webster.....			182
Private Arthur Roberts.....		184	
FIRST LIGHT BATTERY.			
Lieutenant J. A. Barker.....	192	194	184
Sergeant F. B. Stevens.....	182	182	
Sergeant L. W. Piper.....		182	

MARKSMEN.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST LIGHT BATTERY.— <i>Continued.</i>			
Corporal A. Gustafson.....	.....	181	185
Bugler H. Wingate.....	188	184	182
Bugler N. L. George.....	.....	.....	184
Private A. A. Puffer.....	.....	181	181
Private J. T. Gott.....	.....	181	183
Private W. Davidson.....	.....	.....	185
Private E. C. Paul.....	.....	.....	183
Private E. V. Rowe.....	181	185	.....
Private E. H. Smith.....	182	180	.....
Private T. J. Wyatt.....	185	181	.....
Private A. W. Smith.....	.....	183	.....
Private A. H. Seaver.....	.....	182	.....
Private F. S. Morrill.....	.....	180	.....

* Have qualified in this class previous to 1891.

MARKSMEN OF FIRST CLASS.

Highest possible score, 150. Requirements for qualification, 60 at 200 yards, 60 at 300 yards. Insignia of this class, buttons, to be worn on the collar of coat.

	SCORES.		
	1891	1892	1893
BRIGADE STAFF.			
Major Frank L. Kimball, I. R. P.....			124
Brigade Bugler W. C. Hammond.....	123	134	128
FIRST REGIMENT.			
Co. A.			
*Captain G. H. Demeritt.....			123
Lieutenant E. D. Smith.....			125
*Sergeant F. H. Keenan.....			122
Sergeant Edward Grimes.....			128
*Sergeant L. H. Sternerwald.....			126
Co. B.			
Lieutenant William Sullivan.....	129	126	127
Private P. J. Gardner.....	122		
Private J. J. Hurley.....	121		
Co. C.			
Lieutenant E. H. Knight.....		120	
Sergeant G. E. King.....		124	
Sergeant Irving.....			125
Co. D.			
*Lieutenant Robinson.....			130
Sergeant Hanson.....			130
Private Whelpley.....			130
Private Corson.....			130
Private Ham.....			125
Private Cassidy.....		122	
Co. E.			
*Captain F. W. Tebbetts.....	146	143	145
Lieutenant J. E. Smith.....			121
Lieutenant H. I. Rowell.....		121	
Sergeant J. V. Brandt.....			123
Sergeant W. E. Geer.....			123
Sergeant W. H. Hickey.....	123	122	
Sergeant J. D. Raymond.....		120	
Corporal A. S. Terrill.....			121
Corporal A. A. Quimby.....			124
Corporal F. E. Willard.....		125	
Musician J. E. Herring.....		121	122
Private J. P. Lockhead.....		123	
Private J. B. Ridley.....		126	
Co. H.			
Captain J. H. Soley.....		127	
Lieutenant M. Maynard.....		123	
Sergeant G. Richards.....		124	

MARKSMEN OF FIRST CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST REGIMENT.—<i>Continued.</i>			
<i>Co. K.</i>			
Lieutenant M. J. F. Connor.....		124	
SECOND REGIMENT.			
<i>Staff.</i>			
*Colonel A. W. Metcalf.....	120	126	
Lieutenant-Colonel J. E. Tolles.....		122	125
*Major F. O. Nims.....	126	128	
Major W. I. Blanchard.....	122	128	123
*Major G. W. Flagg, Surgeon.....	122	121	126
*Lieutenant Sumner Nims, adjutant.....	121	126	
Lieutenant E. W. Emerson, quartermaster.....		121	122
<i>Co. C.</i>			
Captain W. R. Elliott.....		120	
Sergeant H. F. Long.....	124	124	126
Private H. F. Gaines.....			124
Private John Shea.....	124		
<i>Co. D.</i>			
Lieutenant E. B. Coffin.....	120	122	121
Sergeant G. M. Follett.....	120	121	
Private C. H. Gault.....		125	121
Private L. Schneider.....	120		120
<i>Co. E.</i>			
Lieutenant F. E. Plummer.....		132	120
Lieutenant W. W. Leighton.....			121
Sergeant Fred Hanscom.....			125
Sergeant J. H. Pauquett.....			120
Sergeant Walter Buzzell.....		129	
Corporal C. E. Buner.....		123	
Private C. A. Leighton.....		125	
Private E. Lemere.....		121	
<i>Co. F.</i>			
*Captain C. H. Pitman.....	123	126	
*Lieutenant H. L. Bickford.....	123	126	
Lieutenant H. J. Pike.....		120	127
*Sergeant C. E. Peabody.....	121	121	128
Sergeant F. S. Gilmore.....			120
Sergeant E. A. Seavey.....		120	123
Corporal J. F. Nutter.....		120	123
*Corporal W. T. Wentworth.....	123		
*Corporal J. H. Hersey.....	123	122	
*Private H. C. Wentworth.....			121
Private F. L. Brown.....	121		
Private E. Cass.....	122		
<i>Co. G.</i>			
Captain E. O. Upham.....			121
*Lieutenant E. M. Keyes.....	130	130	129
*Lieutenant J. J. Colony.....	121	126	

MARKSMEN OF FIRST CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.— <i>Continued.</i>			
<i>Co. G.—Continued.</i>			
*Sergeant C. E. Joslin.....	121	128	130
*Sergeant J. C. Reed.....	124	.....	.....
*Sergeant C. T. Colony.....	120	130	.....
*Corporal O. H. Holbrook.....	121	.....	133
*Corporal W. B. Hills.....	130	130	131
*Corporal F. W. Walker.....	121	120	.....
Private F. J. Barrett.....	128	125	122
Private J. A. Hill.....	.....	.....	126
*Private H. W. Keyes.....	120	.....	123
*Private L. A. Piper.....	123	120	129
Private W. C. Robb.....	123	123	.....
*Private F. P. Gaynor.....	120	.....	.....
<i>Co. H.</i>			
*Captain E. A. Shaw.....	122	122	126
*Lieutenant P. F. Babbidge.....	122	.....	121
*Lieutenant F. E. Barrett.....	122	.....	.....
*Sergeant T. A. Smith.....	123	126	.....
*Sergeant W. E. Wright.....	124	.....	.....
*Corporal A. W. Green.....	125	126	123
*Corporal A. O. Dexter.....	120	.....	.....
*Corporal F. N. Barker.....	121	.....	.....
Private D. M. Aldrich.....	.....	122	122
Private H. G. Cram.....	.....	.....	127
Private J. P. Morse.....	.....	.....	120
Private A. W. Phelps.....	.....	124	123
Private F. N. Shaw.....	.....	120	126
*Private J. H. Plumb.....	127	127	.....
Private F. Chapman.....	120	.....	.....
Private W. M. Chaplin.....	125	.....	.....
Private F. P. Narramore.....	120	.....	.....
<i>Co. I.</i>			
*Captain W. H. Goodspeed.....	120	124	128
*Lieutenant W. R. Seaman.....	121	124	129
*Lieutenant F. H. Thompson.....	122	123	124
*Sergeant F. M. Kelley.....	134	128	129
*Sergeant M. H. Degnan.....	131	141	.....
Corporal J. P. Rivaïs.....	.....	121	121
Private T. F. Trenholm.....	.....	136	128
Private Dennis Winn.....	.....	.....	121
Private T. P. Shea.....	.....	.....	121
*Private H. P. Valcour.....	122	127	.....
<i>Co. K.</i>			
Lieutenant A. G. Shattuck.....	123	124	.....
Lieutenant A. E. Bowers.....	125	124	122
Sergeant H. L. Heminway.....	.....	129	130
Sergeant E. A. A. Dionne.....	.....	124	.....
Corporal J. W. Thurber.....	127	139	142
Private H. H. Blunt.....	.....	122	123
Private C. Milan Morse.....	.....	.....	125
Private Jas. Ackerman.....	.....	120	.....
Private F. W. Davidson.....	.....	121	.....
Private C. W. Gaskell.....	.....	121	.....
Private W. F. Norton.....	.....	124	.....
Private F. H. Taylor.....	.....	124	.....
Private P. T. Bowers.....	128	.....	.....

MARKSMEN OF FIRST CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.			
<i>Staff.</i>			
Major W. C. Trenoweth.....	141	141	130
Lieutenant G. D. Waldron, Adjutant.....			125
Lieutenant R. H. Rolfe, adjutant.....	124	120	
<i>Co. A.</i>			
Private J. F. Hayes.....	120	124	
<i>Co. C.</i>			
Captain T. P. Davis.....	129		123
Lieutenant A. L. Trenoweth.....	140	143	128
*Lieutenant W. H. Chick.....	129	129	140
Sergeant B. L. Nutting.....		126	124
Sergeant C. H. Stanfells.....	126	122	122
Sergeant E. D. Clark.....		124	124
Sergeant F. J. Ritchie.....		223	127
Sergeant F. D. Hurd.....	125		
Sergeant Alfred Frazier.....	129		
Sergeant I. H. Smith.....	128		
Corporal F. J. Birch.....			123
Corporal L. H. Batchelder.....		125	123
Private F. O. Cole.....			122
Private A. H. Dumore.....			125
Private A. Patterson.....			120
Private J. N. Maynard.....	133	120	122
Private J. E. Hines.....			122
Private J. A. Crevier.....			121
Private J. A. Florence.....			126
Private F. N. Taylor.....			120
*Private A. M. Stearns.....	121	126	133
Private E. J. Blanchard.....	123	125	
Private L. H. Batchelder.....		125	
Private C. B. Cook.....	125	130	
Private J. M. Davis.....	128	126	
Private J. Keegan.....		123	
*Private G. H. Trenoweth.....	126	132	
Private W. E. Whipple.....		124	
*Private J. F. Goodenough.....	125		
Private M. W. Hazeltine.....	124		
Private B. Pride.....	130		
Private F. Purmont.....	122		
Private F. R. Roach.....	132		
Private C. B. Tasho.....	124		
<i>Co. D.</i>			
Lieutenant E. B. Drake.....			122
Corporal C. O. Gove.....			123
Private F. S. Cass.....			123
<i>Co. E.</i>			
Captain H. B. Brown.....	122	125	132
Lieutenant H. P. Hammond.....	120	121	133
Lieutenant O. G. Hammond.....	123	120	129
Sergeant T. F. Clifford.....		120	122
Corporal L. Thompson.....		122	121
Private H. P. Bennett.....			123

MARKSMEN OF FIRST CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.— <i>Continued.</i>			
<i>Co. E. Continued.</i>			
Private T. E. Brown.....			125
Private E. L. Foster.....			124
Private J. H. Johnston.....		122	
<i>Co. F.</i>			
Sergeant F. L. King.....	124		122
Sergeant E. W. Towns.....	121		121
Corporal A. L. Lougee.....			121
Private P. E. Adams.....			122
<i>Co. G.</i>			
*Captain E. S. Downs.....	125		
*Captain G. A. Freeto.....			128
Sergeant C. E. Cotting.....			122
Sergeant F. G. Carter.....			120
Corporal E. D. Angel.....			124
Private C. Carlyle.....			120
<i>Co. H.</i>			
*Sergeant Fred Gomo.....			122
Sergeant George Bythrow.....			125
Sergeant R. J. Webster.....			122
Private Arthur Roberts.....		124	
FIRST LIGHT BATTERY.			
Captain S. S. Piper.....			121
Lieutenant J. A. Barker.....	127	131	132
Sergeant F. B. Stevens.....	122	121	
Sergeant L. W. Piper.....	122	121	
Corporal A. Gustafson.....	124	121	123
Corporal W. R. Bartlett.....			121
Bugler H. Wingate.....	126	123	122
Bugler N. L. George.....		123	123
Private E. A. Hayes.....			123
Private A. W. Smith.....		121	122
Private A. A. Puffer.....		120	120
Private J. T. Gott.....		121	121
Private E. H. Smith.....	121	120	121
Private A. H. Seaver.....		121	127
Private W. Davidson.....			123
Private E. V. Rowe.....	121	123	126
Private E. C. Paul.....			122
Private F. Leavitt.....			120
Private T. J. Wyatt.....	122	121	
Private J. F. Currier.....		122	
Private F. S. Morrill.....	120	120	

* Have qualified in this class previous to 1891.

MARKSMEN OF SECOND CLASS.

Highest possible score, 75. Requirements for qualification, three scores, aggregating 51 at 300 yards. Insignia of this class, buttons with figure "2," to be worn on collar of coat.

	SCORES.		
	1891	1892	1893
BRIGADE STAFF.			
Major Frank L. Kimball, I. R. P.....			61
Brigade Bugler W. C. Hammond.....	62	66	64
FIRST REGIMENT.			
<i>Co. A.</i>			
*Captain G. H. Demeritt.....			61
Lieutenant E. D. Smith.....			58
*Sergeant F. H. Keenan.....			54
Sergeant Edward Grimes.....			54
*Sergeant L. H. Stenerwald.....			53
Corporal A. J. McCabe.....			55
Private T. J. Griffin.....			56
Private P. F. Harvey.....			53
Private P. A. Hughes.....			54
Private H. A. Hadley.....	53		
Private James Smith.....	55		
<i>Co. B.</i>			
Lieutenant William Sullivan.....	53	62	62
Sergeant J. J. Mulholland.....		55	
Sergeant Thomas Conroy.....	51		
Private P. J. Gardner.....	52	56	
Private J. J. Hurley.....	55		
<i>Co. C.</i>			
Lieutenant E. H. Knight.....	52	60	
Sergeant G. J. King.....		61	
Sergeant McKervin.....		62	
Sergeant Irving.....		54	62
Corporal E. D. Little.....	53		
Private Twombly.....			52
<i>Co. D.</i>			
Lieutenant Stiles.....		54	
*Lieutenant Robinson.....	59	57	65
*Sergeant Hanson.....			65
Sergeant Anderson.....		54	
Corporal Clark.....		59	64
Private Whelpley.....		58	64
Private Corson.....			65
*Private Ham.....			63
Private Cassidy.....		62	
<i>Co. E.</i>			
*Captain F. W. Tebbetts.....	72	71	73
Lieutenant J. E. Smith.....			60
Lieutenant H. I. Rowell.....		61	
Sergeant J. V. Brandt.....			62

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST REGIMENT.— <i>Continued.</i>			
<i>Co. E.—Continued.</i>			
Sergeant W. E. Geer.....		52	62
Sergeant W. H. Hickey.....	62	61	
Sergeant J. D. Raymond.....		60	
Corporal A. S. Terrell.....			61
Corporal A. N. Quimby.....			61
Corporal F. E. Willard.....		63	
Musician J. E. Herring.....		61	62
Private J. P. Lockhead.....		62	
Private J. B. Ridley.....		63	
<i>Co. H.</i>			
Captain J. H. Soley.....	55	56	
Captain M. R. Maynard.....	54	55	56
Lieutenant L. Carneau.....	54	55	
Sergeant G. Richard.....		57	54
Sergeant O. Courteau.....	53	58	52
Corporal E. Leclerk.....	56	56	
Corporal A. Brouillette.....		55	
Corporal D. Vignault.....	54		
Private A. Bernard.....	57	56	
Private H. Tousignart.....		56	
Private I. Pinseuneault.....		54	
Private O. Caron.....	53		
Private M. Buchard.....			56
<i>Co. K.</i>			
Lieutenant M. J. F. Connor.....		61	
SECOND REGIMENT STAFF.			
*Colonel A. W. Metcalf.....		62	
Lieutenant-Colonel J. E. Tolles.....		61	62
*Major F. O. Nims.....	60	63	
*Major G. W. Flagg, surgeon.....	62	61	62
Major W. I. Blanchard.....	60	64	61
*Lieutenant Sumner Nims, adjutant.....	60	63	
Lieutenant E. W. Emerson, quartermaster...	60	60	60
<i>Co. C.</i>			
Captain W. I. Elliot.....		60	
*Sergeant H. F. Long.....	61	62	63
Private John Shea.....	60		
Private H. F. Gaines.....			62
<i>Co. D.</i>			
Captain Benton Mills.....	60		
Lieutenant E. B. Coffin.....	60	60	61
Sergeant G. M. Follett.....		61	
Corporal F. D. Towne.....		58	
Corporal L. C. Hall.....	56		
Private C. H. Gault.....		64	61
Private Ludwig Schneider.....	60		60
Private George F. Easter.....			57
Private Towne.....	54		

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.— <i>Continued.</i>			
<i>Co. E.</i>			
Captain James Geddiss.....			52
Lieutenant F. E. Plummer.....	64	64	60
Lieutenant W. W. Leighton.....	60		60
Sergeant Fred Hanscom.....	60		62
Sergeant J. H. Pauquett.....			60
Sergeant Walter Bussell.....		65	
Sergeant C. Tebbetts.....	52		
Corporal C. E. Buner.....		62	
Private E. Day.....			54
Private William Frame.....			54
Private E. Lemue.....		60	53
Private F. Pettigrew.....			57
Private C. A. Leighton.....		62	
*Private Carlos Pearl.....	63		
Private William Parshley.....	53		
<i>Co. F.</i>			
*Captain C. H. Pitman.....	62	63	
*Lieutenant H. L. Bickford.....	62	63	
*Lieutenant H. J. Pike.....	53	60	62
*Sergeant C. E. Peabody.....	60	61	65
Sergeant E. A. Seavey.....		60	60
*Sergeant F. S. Gilmore.....	60		60
Corporal J. F. Nutter.....		60	60
*Corporal J. H. Hersey.....	60	62	
*Corporal W. T. Wentworth.....	60		
*Private H. C. Wentworth.....			60
Private B. F. Doty.....		55	
Private F. L. Brown.....	60		
Private E. Cass.....	61		
<i>Co. G.</i>			
Captain E. O. Upham.....			61
*Lieutenant E. M. Keyes.....	65	65	60
*Lieutenant J. J. Colony.....	60	63	
*Sergeant C. E. Joslin.....	61	64	65
*Sergeant C. T. Colony.....	60	66	
*Sergeant J. C. Reed.....	64		
*Corporal O. H. Holbrook.....	61		66
*Corporal W. B. Hills.....	64	65	63
*Corporal F. W. Walker.....	60	60	
Private E. Blanchard.....			57
Private F. J. Barrett.....	64	63	60
Private J. A. Hill.....		53	62
*Private H. W. Keyes.....	60	54	61
*Private L. A. Piper.....	62	60	65
Private G. A. Prescott.....			56
Private D. F. Reed.....			54
Private W. C. Robb.....	63	62	
*Private F. P. Gaynor.....	60		
<i>Co. H.</i>			
*Captain E. A. Shaw.....	61	66	62
*Lieutenant F. E. Barrett.....	60		58
*Lieutenant P. F. Babbidge.....	61	55	60

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.— <i>Continued.</i>			
<i>Co. H.—Continued</i>			
*Sergeant T. A. Smith.....	60	63	.....
*Sergeant W. E. Wright.....	60	.....	.....
*Corporal A. W. Green.....	62	63	60
*Corporal A. O. Dexter.....	60	.....	.....
*Corporal F. N. Barker.....	61	.....	.....
Private D. M. Aldrich.....	61	61	61
Private H. G. Cram.....	.....	59	60
Private G. G. Farrell.....	.....	.....	51
Private J. P. Morse.....	.....	.....	60
Private A. W. Phelps.....	.....	61	60
Private F. N. Shaw.....	.....	60	60
Private D. M. Chaplin.....	61	57	.....
*Private J. H. Plum.....	62	64	.....
Private F. Chapman.....	60	.....	.....
Private F. B. Narramore.....	60	.....	.....
<i>Co. I.</i>			
*Captain W. H. Goodspeed.....	60	61	65
*Lieutenant W. R. Seaman.....	61	61	66
*Lieutenant F. H. Thompson.....	61	60	61
*Sergeant F. M. Kelley.....	66	65	64
*Sergeant M. H. Degnan.....	65	74	59
Corporal J. P. Rivaix.....	.....	61	60
Private T. F. Trenholm.....	.....	72	66
Private Dennis Winn.....	.....	.....	60
Private T. P. Shea.....	.....	.....	60
Private T. F. Daley.....	.....	.....	54
*Private H. P. Valcour.....	60	63	.....
<i>Co. K.</i>			
Lieutenant C. W. Howard.....	55	62	.....
Lieutenant A. G. Shattuck.....	63	63	.....
Lieutenant A. E. Bowers.....	62	60	61
Sergeant H. L. Heminway.....	53	61	64
Sergeant P. F. Norton.....	.....	.....	60
Sergeant E. A. A. Dionne.....	.....	60	.....
Corporal J. W. Thurber.....	65	69	70
Corporal F. D. Shea.....	.....	.....	52
Private H. H. Blunt.....	.....	62	62
Private C. Milan Morse.....	.....	.....	60
Private Joseph Ackerman.....	.....	60	.....
Private F. W. Davidson.....	.....	60	.....
Private C. W. Gaskell.....	.....	60	.....
Private W. F. Norton.....	.....	62	.....
Private E. Page.....	.....	58	.....
Private W. E. Pierce.....	.....	54	.....
Private F. H. Taylor.....	.....	61	.....
Private P. T. Bowers.....	61	.....	.....
THIRD REGIMENT			
<i>Staff.</i>			
Major W. C. Trenoweth.....	70	70	66
Lieutenant G. D. Waldron, adjutant.....	58	54	63
Lieutenant R. H. Rolfe, adjutant.....	62	60	.....

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.— <i>Continued.</i>			
<i>Co. A.</i>			
Corporal H. S. Adams		56	
Private J. F. Hayes	60	63	60
Private H. G. Smith			53
Private E. F. Sargent		53	
Private C. F. Putney		56	
Private W. H. Howe		56	
Private J. T. Morrill	52		
<i>Co. C.</i>			
Captain T. P. Davis	66		61
*Lieutenant A. L. Trenoweth	70	70	65
*Lieutenant W. H. Chick	61	61	70
Sergeant B. L. Nutting	61	63	60
Sergeant C. H. Staniels	62	61	61
Sergeant E. D. Clark	57	62	63
Sergeant F. J. Ritchie		61	64
Sergeant F. D. Hurd	63		
Sergeant A. Frazier	66		
Sergeant I. H. Smith	64		
Corporal F. K. Birch			60
Corporal L. H. Batchelder		62	62
Private F. O. Cole			61
Private A. H. Dumore			61
Private A. Patterson			60
Private J. N. Maynard	67	60	61
Private J. E. Hinds			60
Private J. Crevier			60
Private J. A. Florence	65	64	63
Private F. N. Taylor			60
* Private A. M. Stearns	60	61	68
Private O. C. Nutting			57
Private E. I. Blanchard	63	63	
Private C. P. Cook	63	65	
Private J. M. Davis	63	64	
Private James Keegan		60	
*Private G. H. Trenoweth	63	66	
Private W. E. Whipple		61	
*Private J. F. Goodnough	62		
Private M. W. Hazeltine	63		
Private F. Lunderville	62		
Private B. Pride	64		
*Private F. W. Purmont	62		
Private F. Roach	68		
Private C. B. Tasho	61		
<i>Co. D.</i>			
*Lieutenant E. B. Drake			60
Corporal C. O. Gove		53	62
Private F. S. Cass			61
<i>Co. E.</i>			
Captain H. B. Brown	60	62	65
Lieutenant H. P. Hammond	60	60	66
Lieutenant O. G. Hammond	62	60	64
Sergeant T. F. Clifford	51	60	60
Sergeant G. N. Woodward		52	55

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.— <i>Continued.</i>			
Co. E.— <i>Continued.</i>			
Sergeant I. J. Livingstone.....		54	.....
Corporal L. Thompson.....		60	60
Private H. P. Bennett.....			61
Private T. E. Brown.....			63
Private E. L. Foster.....			64
Private J. W. Robbins.....			52
Private J. H. Johnston.....		61	.....
Private A. W. Walker.....		58	.....
Co. F.			
Lieutenant A. H. Morrill.....			52
Sergeant F. S. King.....	62		62
Sergeant E. S. Townes.....	61		61
Corporal A. L. Lougee.....			61
*Corporal C. W. Coolidge.....			52
Corporal A. L. Kenney.....		53	.....
Private B. E. Adams.....			62
Private W. A. Willard.....			51
Co. G.			
*Captain G. A. Freeto.....	56		64
Sergeant C. E. Cotting.....			61
Sergeant F. G. Carter.....			60
Sergeant Poland.....	56		.....
Corporal C. D. Angell.....			60
Private C. Carlyle.....			60
Private J. Plummer.....			56
Co. H.			
*Sergeant Fred Gomo.....			60
Sergeant George Bythrow.....			63
Sergeant R. J. Webster.....			60
Private Fred Porter.....			62
Private Thomas Hill.....			60
Private Arthur Roberts.....		64	.....
FIRST LIGHT BATTERY.			
Captain S. S. Piper.....			61
Lieutenant J. A. Barker.....	62	65	65
*Sergeant F. B. Stevens.....	62	61	.....
Sergeant L. W. Piper.....	62	60	.....
Corporal W. R. Bartlett.....			61
Corporal A. Gustafson.....	61	60	60
Corporal C. E. Chapman.....			55
*Bugler H. Wingate.....	61	60	61
Bugler N. L. George.....		60	60
Private E. A. Hayes.....		57	60
Private A. W. Smith.....		60	60
Private A. A. Puffer.....	54	60	60
Private J. T. Gott.....		60	61
*Private E. H. Smith.....	61	60	60
Private A. H. Seaver.....		61	61
*Private W. Davidson.....			60
Private E. V. Rowe.....	61	62	61

MARKSMEN OF SECOND CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST LIGHT BATTERY.— <i>Continued.</i>			
Private E. C. Paul			60
Private F. Leavitt.....			60
Private J. F. Currier.....	57	62	.....
*Private F. S. Morrill.....	60	60	.....
Private T. J. Wyatt.....	62	60	.....
Sergeant F. W. Wilson.....	57		.....
Sergeant J. B. Nourse.....	55		.....
Sergeant J. F. Melendy.....	56		.....

* Have qualified in class previous to 1891.

MARKSMEN OF THIRD CLASS.

Highest possible score, 75. Requirements for qualification, three scores of 17 each, at 200 yards. Insignia of this class, buttons with figure "3" to be worn on collar of coat.

	SCORES.		
	1891	1892	1893
BRIGADE STAFF.			
*Major F. L. Kimball, I. R. P.....		58	63
*Brigade Bugler W. C. Hammond.....	60	68	64
Sergeant C. W. Lovejoy, B. H. S.....		56	
FIRST REGIMENT.			
<i>Staff.</i>			
*Col. G. M. L. Lane.....			54
Major F. B. Perkins.....			61
Chaplain C. S. Murkland.....			51
<i>Co. A.</i>			
*Captain G. H. Demeritt.....			58
*Lieutenant Ed. Smith.....			51
*Sergeant F. H. Keenan.....			57
Sergeant Edward Grimes.....	57		56
*Sergeant Anton Nelson.....			57
*Sergeant L. H. Stenerwald.....			57
Corporal John P. Tobin.....	54	52	51
Corporal A. J. McCabe.....			52
Private T. J. Griffin.....			55
Private P. F. Harvey.....			56
Private P. A. Hughes.....		52	58
*Corporal James Hathaway.....	55		
*Corporal Edward Grimes.....	57		
*Private H. A. Hadley.....	52		
*Private F. McCabe.....	53		
Private James Smith.....	52		
Private F. E. Little.....	52		
<i>Co. B.</i>			
Lieutenant William Sullivan.....	57	64	65
Lieutenant T. J. Burnham.....		56	
Sergeant Thomas Conroy.....	55		
Sergeant J. J. Mulholland.....		54	
Corporal James Mallon.....	51		53
Corporal McCarthy.....	55		
Private M. J. Cullify.....	58		
Private P. J. Gardner.....	55	59	
Private J. J. Connolly.....	54		
Private M. Gaffney.....	56		
Private J. T. Haggerty.....	51	55	
Private J. J. Hurley.....	56		
Private K. J. Hickey.....	52		
Private J. Mahoney.....	53		
Private J. J. Mahoney.....	55	62	
Private William Mealey.....	54		
Private D. J. Mahoney.....	52		
Private P. I. Clune.....		52	

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST REGIMENT.— <i>Continued.</i>			
<i>Co. C.</i>			
Lieutenant E. H. Knight.....	51	55	56
Lieutenant W. W. Dickey.....	54		
Sergeant E. M. Laraba.....			56
Sergeant F. H. Morse.....			52
Sergeant Irving.....		56	57
Sergeant G. A. Kling.....	55	58	54
Sergeant McKirvin.....		54	
Private J. Newton.....			52
Private Chase.....			52
Private Gardner.....			51
Private Twombly.....			55
Private E. D. Little.....	56	59	
Private C. C. Wheeler.....	57		
Private O. B. Smith.....	54		
Private F. W. McKenion.....	54		
Private S. J. Marsh.....		55	
Private George Flitts.....		54	
Private A. E. Eaton.....		54	
<i>Co. D.</i>			
*Lieutenant Robinson.....	59	57	65
Lieutenant Stiles.....		53	
*Sergeant Hanson.....			65
Sergeant John Smiley.....	58	56	
Sergeant Gus Anderson.....	61	54	
Sergeant William Steele.....	53		
Corporal Brown.....			63
Corporal Gailey.....		55	52
Corporal Clark.....		56	54
Corporal J. Bartlett.....	51		
Corporal Scott.....	51		
Corporal O. Doherty.....		57	
Private Whelpley.....		54	66
Private Corson.....			65
Private Heeney.....			51
Private Foss.....			63
*Private Ham.....			62
Private Crawford.....		55	
Private Watson.....		57	
Private Cassidy.....		60	
*Musician F. J. Tibbetts.....	51		
<i>Co. E.</i>			
*Captain F. W. Tebbetts.....	74	72	72
Lieutenant J. E. Smith.....			61
Lieutenant H. I. Rowell.....		60	
Sergeant J. V. Brandt.....		61	61
Sergeant J. D. Raymond.....		60	52
Sergeant W. E. Geer.....		62	61
Sergeant W. H. Hickey.....	61	61	
Sergeant W. T. Lockhead.....		53	
Sergeant F. M. Cuddy.....		53	
Corporal H. J. Conroy.....			54
Corporal A. S. Terrill.....			60
Corporal A. N. Quimby.....		60	63
Corporal W. H. Richardson.....		60	
Corporal F. E. Willard.....		62	

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST REGIMENT.— <i>Continued.</i>			
<i>Co. E.—Continued.</i>			
Corporal J. F. Hutchinson.....		53	.....
Corporal J. E. Cuddy.....		60	.....
Private A. E. Dean.....			55
Private George Halstead.....			54
Private J. B. Ridley.....			62
Private J. E. Hickey.....		53	.....
Private J. P. Lockhead.....		61	.....
Private C. J. McNelley.....		53	.....
Private George Lynn.....		61	.....
Private Thomas Reed.....		52	.....
<i>Co. F.</i>			
Lieutenant G. E. Dustin.....			60
Lieutenant A. C. Sifton.....			56
Private Charles Brown.....		54	54
Private Charles Bartley.....			53
<i>Co. H.</i>			
Captain J. H. Soley.....	53	56	.....
*Lieutenant M. R. Maynard.....	58	55	55
Lieutenant L. Carneau.....	55	57	54
Sergeant G. Richard.....		55	53
Sergeant O. Courteau.....	62	54	54
*Sergeant Ouilette.....	55		.....
Corporal J. Dionne.....		52	56
Corporal P. Caron.....			55
Corporal E. Leclerc.....	51	53	52
Corporal A. Beouillette.....	51	53	.....
Corporal D. Vignault.....	53		.....
Private A. Duval.....		54	54
Private D. Duchesne.....			54
Private J. Lemay.....			53
Private O. Boucher.....			52
Private W. Lemire.....			55
Private F. Pellerin.....			53
Private M. Bouchard.....			57
Private P. Levassem.....			54
Private F. Voyer.....			53
Private F. Pepin.....			55
Private F. Geziere.....			52
Private A. Pepin.....		53	.....
Private N. Lemasy.....		56	.....
Private A. Bernard.....	54	56	.....
Private Joseph Pinsonneault.....		55	.....
Private H. Tousignant.....	56	56	.....
Private D. Trancoeur.....	53		.....
Private O. Caron.....	56		.....
Private P. E. Fournie.....	54		.....
Private J. Gourdeau.....	56		.....
Private J. Hebert.....	56		.....
Private N. Lemay.....	55		.....
Private J. Patenaude.....	52		.....
Private N. Raiche.....	53		.....
Private W. Lavoire.....	53		.....
Private A. Gelinas.....	54		.....

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
FIRST REGIMENT.— <i>Continued.</i>			
<i>Co. K.</i>			
Captain P. H. O'Malley.....	51	.....	61
Lieutenant M. J. F. Connor.....	.....	63	.....
Sergeant John F. Eagan.....	.....	.....	57
Corporal M. J. Clare.....	.....	.....	52
Corporal J. J. Donovan.....	.....	.....	53
Private T. Sullivan.....	.....	.....	56
Private John F. Navin.....	.....	.....	52
Private T. McHugh.....	.....	.....	54
Private M. Galvin.....	54	.....	.....
SECOND REGIMENT.			
<i>Staff.</i>			
*Colonel A. W. Metcalf.....	60	64	64
Lieutenant-Colonel J. E. Tolles.....	53	61	63
Major F. O. Nims.....	67	65	66
Major W. I. Blanchard.....	62	64	62
*Major G. W. Flagg, surgeon.....	63	61	64
*Lieutenant Sumner Nims, adjutant.....	60	63	.....
Lieutenant E. W. Emerson, quartermaster....	60	60	62
<i>Co. C.</i>			
*Captain W. I. Elliott.....	56	60	60
Lieutenant W. M. Flaherty.....	.....	.....	54
Lieutenant C. A. Poff.....	.....	.....	56
*Sergeant G. E. Richardson.....	56	.....	52
*Sergeant H. F. Long.....	63	62	63
Corporal J. F. Leazotte.....	52	60	53
Corporal F. L.forme.....	.....	.....	51
*Corporal John Shea.....	64	56	.....
Private H. F. Holt.....	60	.....	59
Private H. F. Gaines.....	.....	.....	62
Private E. E. Stanton.....	.....	.....	60
Private M. H. Allen.....	.....	61	.....
Private J. L. Walker.....	52	59	.....
Private Thomas Diggins.....	52	.....	.....
<i>Co. D.</i>			
Captain Benton Mills.....	60	58	59
Lieutenant E. B. Coffin.....	60	62	60
Sergeant G. M. Follett.....	51	60	60
Sergeant J. A. Newton.....	.....	54	.....
Corporal F. D. Towne.....	52	57	.....
Corporal L. C. Hall.....	52	.....	.....
Private C. H. Gault.....	.....	61	60
Private Ludwig Schneider.....	60	59	60
Private G. F. Easter.....	.....	.....	57
Private C. C. Wilkins.....	.....	55	58
Private J. H. Giles.....	.....	59	.....
<i>Co. E.</i>			
Captain James Geddis.....	.....	.....	54
Lieutenant F. E. Plummer.....	61	68	60
*Lieutenant W. W. Leighton.....	60	.....	61

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.— <i>Continued.</i>			
<i>Co. E.—Continued.</i>			
Sergeant Fred Hanscomb.....	59	.....	63
Sergeant J. H. Pauquette.....	55	.....	60
Sergeant Walter Buzzell.....	.....	64	.....
Sergeant Charles Tibbets.....	60	.....	.....
Corporal E. J. Dame.....	.....	.....	60
Corporal C. E. Buner.....	.....	61	.....
Private E. Day.....	.....	.....	51
Private William Frame.....	.....	.....	54
Private James Hickey.....	.....	55	54
Private E. E. Lemere.....	.....	61	54
Private F. Pettigrew.....	.....	.....	55
Private H. Kane.....	.....	53	.....
Private C. A. Leighton.....	58	63	.....
Private George Nutter.....	55	.....	.....
Private William Parshley.....	54	.....	.....
Private Fred Tibbets.....	55	.....	.....
Private Howard Buzzell.....	52	.....	.....
*Private Carlos Pearl.....	63	.....	.....
Private Ernest Donne.....	53	.....	.....
Private Ed. Fuller.....	53	.....	.....
Private W. B. Elliott.....	53	.....	.....
Private John Bush.....	54	.....	.....
Private George Elliott.....	53	.....	.....
Private E. Thompson.....	52	.....	.....
<i>Co. F.</i>			
*Captain C. H. Pitman.....	61	63	55
*Lieutenant H. L. Bickford.....	61	63	.....
*Lieutenant H. J. Pike.....	53	60	65
*Sergeant C. E. Peabody.....	61	60	63
Sergeant E. A. Seavey.....	.....	60	63
*Sergeant F. S. Gilmore.....	60	60	60
*Corporal J. H. Hersey.....	63	60	53
Corporal J. F. Nutter.....	.....	60	63
*Corporal W. T. Wentworth.....	63	.....	.....
Private C. M. Boyd.....	.....	.....	55
*Private H. C. Wentworth.....	.....	.....	61
Private B. F. Doty.....	.....	52	.....
Private W. L. Randall.....	53	60	.....
Private F. L. Brown.....	61	.....	.....
Private Ellsworth Case.....	61	.....	.....
Private E. F. Card.....	56	.....	.....
Private W. H. McLeod.....	51	.....	.....
*Private C. C. Ricker.....	57	.....	.....
<i>Co. G.</i>			
*Captain E. O. Upham.....	54	55	60
*Lieutenant J. J. Colony.....	61	63	59
*Lieutenant E. M. Keyes.....	65	65	69
Sergeant C. E. Joslin.....	60	64	65
*Sergeant C. T. Colony.....	60	64	57
*Sergeant J. C. Reed.....	60	54	.....
*Corporal O. H. Holbrook.....	60	55	67
*Corporal W. B. Hills.....	66	65	68
*Corporal F. W. Walker.....	61	60	58
Private E. Blanchard.....	.....	.....	55

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.— <i>Continued.</i>			
<i>Co. G.—Continued.</i>			
Private F. J. Barrett.....	54	62	62
Private J. A. Hill.....	.....	55	64
*Private H. W. Keyes.....	60	63	62
*Private L. A. Piper.....	61	62	64
Private G. A. Prescott.....	.....	.....	55
Private D. F. Reed.....	.....	.....	54
Private Israel Sadoques.....	.....	.....	56
Private W. C. Robb.....	60	61	.....
*Private E. P. Gaynor.....	60	.....	.....
Private G. F. Little.....	58	.....	.....
Private O. H. Elmore.....	56	.....	.....
<i>Co. H.</i>			
*Captain E. A. Shaw.....	61	63	64
*Lieutenant F. E. Barrett.....	62	.....	64
*Lieutenant P. F. Babbidge.....	61	58	61
*Sergeant T. A. Smith.....	63	63	59
*Sergeant W. E. Wright.....	64	59	66
*Sergeant F. N. Barker.....	.....	.....	58
*Sergeant A. G. Isham.....	53	60	.....
*Corporal A. W. Green.....	63	63	63
Corporal E. C. Barker.....	.....	.....	56
*Corporal A. O. Dexter.....	60	.....	.....
Corporal J. P. Flannagan.....	54	.....	.....
Private D. M. Aldrich.....	60	61	61
Private A. H. Barker.....	.....	.....	58
Private H. G. Cram.....	.....	61	67
Private A. S. Foster.....	.....	.....	51
Private G. G. Farrell.....	.....	.....	56
Private E. E. Gates.....	.....	.....	58
Private J. P. Morse.....	.....	.....	60
Private A. W. Phelps.....	.....	63	63
Private F. N. Shaw.....	.....	60	66
Private Leroy Burdette.....	.....	.....	58
Private W. M. Chaplin.....	64	60	.....
Private J. A. Dennison.....	.....	54	.....
*Private G. A. Hirsch.....	.....	60	.....
*Private J. H. Plumb.....	65	63	.....
Private F. Chapman.....	60	.....	.....
Private W. F. Harris.....	53	.....	.....
Private F. B. Narramore.....	60	.....	.....
<i>Co. I.</i>			
*Captain W. H. Goodspeed.....	60	63	63
*Lieutenant W. R. Seaman.....	60	63	63
*Lieutenant F. H. Thompson.....	62	63	63
*Sergeant F. M. Kelley.....	68	63	65
*Sergeant M. H. Degnan.....	66	67	73
Sergeant R. B. Manchester.....	.....	56	.....
Corporal J. P. Rivals.....	.....	60	61
*Corporal H. F. Tessier.....	55	.....	.....
Private T. F. Trenholm.....	.....	64	62
*Private H. P. Valcour.....	62	64	62
Private Dennis Winn.....	.....	.....	61
Private T. P. Shea.....	.....	.....	61
Private T. F. Daly.....	.....	.....	57

MARKSMEN OF THIRD CLASS.—Continued.

	SCORES.		
	1891	1892	1893
SECOND REGIMENT.—Continued.			
Co. I.—Continued.			
Private Harry Shaw.....			55
Private J. F. Rivers.....	61		
Private John Flannagan.....	60		
Co. K.			
Lieutenant A. G. Shattuck.....	60	61	60
Lieutenant A. E. Bowers.....	63	64	61
Sergeant H. L. Hemingway.....	56	68	66
Sergeant P. T. Norton.....		61	64
Sergeant E. A. A. Dionne.....	58	64	
Corporal J. W. Thurber.....	62	70	72
Corporal W. H. Boynton.....		52	60
Corporal H. C. Thurston.....		55	52
Corporal F. D. Shea.....			62
Private H. H. Blunt.....		60	61
Private E. H. Faxon.....			60
Private G. A. Harris.....			54
Private C. A. Hildreth.....			57
Private C. Milan Morse.....			65
Private W. F. Norton.....		62	60
Private F. W. Norton.....			52
Private Eugene Page.....		60	60
Private James Ackerman.....		60	
Private F. W. Davidson.....		61	
Private J. E. V. Duclos.....		60	
Private C. W. Gaskell.....		61	
Private E. E. Mortlock.....		55	
Private E. Page.....		60	
Private F. H. Taylor.....		63	
Private R. S. Wasson.....		54	
Private W. E. Pierce.....		54	
Private P. T. Bowers.....	67		
THIRD REGIMENT.			
Staff.			
*Major W. C. Trenoweth.....	71	71	64
Lieutenant G. D. Waldron, adjutant.....	53	56	62
Lieutenant R. H. Rolfe, adjutant.....	62	60	
Co. A.			
Sergeant R. F. Smith.....			62
Corporal E. F. Sargent.....		53	57
Corporal H. S. Adams.....	52	56	
*Private J. F. Hayes.....	60	61	55
Private H. G. Smith.....		52	56
*Private C. F. Putney.....		54	
Private W. H. Howe.....		53	
Private J. T. Merrill.....	56		
Private C. H. Merrill.....	58		
Co. C.			
*Captain T. P. Davis.....	63		62
*Lieutenant A. L. Trenoweth.....	70	73	63

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.— <i>Continued.</i>			
Co. C.— <i>Continued.</i>			
*Lieutenant W. H. Chick.....	68	68	70
*Sergeant B. L. Nutting.....	54	63	64
Sergeant C. H. Staniels.....	64	61	61
Sergeant E. D. Clark.....	63	62	61
Sergeant F. J. Ritchie.....	.....	62	63
*Sergeant F. D. Hurd.....	62	.....	.....
*Sergeant A. E. Frazier.....	63	.....	.....
*Sergeant I. H. Smith.....	64	.....	.....
Corporal F. K. Birch.....	.....	.....	63
Corporal L. H. Batchelder.....	.....	60	61
Corporal B. H. Roby.....	60	55	.....
Private F. O. Cove.....	.....	.....	61
Private C. Belevance.....	.....	.....	55
Private A. H. Dumore.....	.....	.....	64
Private A. Patterson.....	.....	.....	60
Private J. N. Maynard.....	66	60	61
Private J. E. Hinds.....	.....	.....	62
Private J. Cravier.....	.....	.....	61
Private J. L. Randolph.....	.....	.....	61
Private J. A. Florence.....	66	61	64
Private F. N. Taylor.....	.....	.....	60
*Private A. M. Stearns.....	61	65	65
Private O. C. Nutting.....	.....	.....	61
Private E. I. Blanchard.....	60	63	.....
Private C. B. Cook.....	62	65	.....
Private J. M. Davis.....	65	62	.....
Private James Keegan.....	53	63	.....
*Private G. H. Trenoweth.....	63	66	.....
Private W. E. Whipple.....	.....	63	.....
Private H. H. Coulter.....	62	.....	.....
Private W. K. Daggett.....	63	.....	.....
*Private J. F. Goodenough.....	63	.....	.....
Private M. W. Hazeltine.....	61	.....	.....
Private Fred Lunderville.....	56	.....	.....
*Private B. Pride.....	66	.....	.....
*Private F. W. Purmont.....	60	.....	.....
*Private F. R. Roach.....	64	.....	.....
Private Herbert Smith.....	61	.....	.....
Private C. H. Sargent.....	51	.....	.....
Private C. B. Tasho.....	62	.....	.....
Co. D.			
*Lieutenant E. B. Drake.....	.....	.....	62
*Sergeant F. F. Hill.....	.....	.....	52
Corporal C. O. Gove.....	.....	59	61
Corporal B. N. Davis.....	.....	58	51
Private F. S. Cass.....	.....	53	62
Private J. M. Hilliard.....	.....	.....	56
Private F. A. Maxfield.....	.....	.....	58
Private C. B. Davis.....	.....	52	.....
Co. E.			
Captain H. B. Brown.....	62	63	67
Lieutenant H. P. Hammond.....	60	60	67
Lieutenant O. G. Hammond.....	61	60	65
Sergeant T. F. Clifford.....	55	60	62
Sergeant G. N. Woodward.....	57	56	56

MARKSMEN OF THIRD CLASS.—*Continued.*

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.— <i>Continued.</i>			
<i>Co. E. Continued.</i>			
Sergeant I. J. Livingston		53	.....
Sergeant F. L. Richardson.....	57		.....
Corporal V. V. Himes.....		56	55
Corporal W. C. Huntoon.....			53
Corporal L. Thompson.....		62	61
Private H. P. Bennett			62
Private T. E. Brown.....		53	62
Private E. L. Foster.....	54	52	60
Private F. L. Johnson.....			54
Private J. H. Johnston.....		61	55
Private J. W. Robbins.....			52
Private A. W. Walker.....		57	.....
<i>Co. F.</i>			
*Lieutenant L. S. Gray.....	57		60
Lieutenant A. H. Morrill.....			55
*Sergeant F. S. King.....			60
*Sergeant A. L. Kenney.....		56	57
*Sergeant E. W. Towns.....	60		60
Corporal A. L. Lougee.....			60
*Corporal C. W. Coolidge.....			52
Private B. E. Adams.....			60
Private W. A. Willard.....			52
Private R. E. Sanborn.....			53
Private W. G. Webster.....		54	.....
<i>Co. G.</i>			
*Captain G. A. Freeto.....	64	60	64
Lieutenant C. G. Pillsbury.....			60
*Lieutenant B. M. Reynolds.....		61	.....
Sergeant E. C. Cotting.....			61
Sergeant F. G. Carter.....			60
Sergeant W. P. Hoyt.....			51
Sergeant G. A. Wood.....			55
*Sergeant D. Poland.....	61		.....
Corporal C. D. Angell.....			64
Corporal C. J. W. Chase.....			53
Private C. Carlyle.....			60
Private D. A. Derby.....			54
Private J. Plummer.....			56
Private L. M. Woodward.....			52
*Private H. Thompson.....	61		.....
Private N. Rock.....	57		.....
<i>Co. H.</i>			
*Sergeant Fred Gomo.....			62
Sergeant George Bythrow.....	61		62
Sergeant R. J. Webster.....		58	62
Private Fred Porter.....			58
Private R. Barnard.....			52
*Private Thomas Hill.....			60
Private J. E. Hains.....			52
Private Arthur Roberts.....		60	.....
Private A. Denison.....		54	.....
Private W. Lackey.....		51	.....

MARKSMEN OF THIRD CLASS.—Continued.

	SCORES.		
	1891	1892	1893
THIRD REGIMENT.—Continued.			
Co. K.			
Sergeant A. M. Avery.....			52
Private U. E. Collins.....			57
Private Duncan Cummings.....			54
Private R. S. Foss.....			59
Private George H. Piper.....			51
FIRST LIGHT BATTERY.			
Captain S. S. Piper.....		60	60
*Lieutenant J. A. Barker.....	65	66	67
Sergeant L. W. Piper.....	60	61	62
*Sergeant F. B. Stevens.....	60	60	59
Sergeant C. H. Rowe.....	55	61	
Sergeant F. W. Wilson.....	60		
Sergeant J. B. Nourse.....	53		
Corporal A. Gustafson.....	63	61	63
Corporal W. R. Bartlett.....	53	60	60
Corporal C. E. Chapman.....			60
Corporal F. E. Wilson.....		56	
Corporal O. P. Stone.....	55		
*Bugler H. Wingate.....	65	63	61
*Bugler N. L. George.....	53	63	63
Private E. A. Hayes.....		60	62
Private A. W. Smith.....		61	62
Private F. A. Kinney.....		59	60
Private J. Reid.....		54	60
*Private A. A. Puffer.....	52	60	60
Private J. T. Gott.....		61	60
*Private E. H. Smith.....	56	60	61
Private A. H. Leaver.....	52	61	66
*Private W. Davidson.....	59	57	63
*Private E. V. Rowe.....	60		64
Private C. Hardy.....			62
Private E. C. Paul.....			62
Private F. Leavitt.....			60
Private R. Ridley.....			60
Private George Taylor.....	61	55	57
Private J. Kennedy.....			59
Private G. B. Little.....			54
Private G. E. Badger.....			54
Private J. N. Kendall.....		56	52
Private T. J. Wyatt.....	60	61	
Private J. F. Currier.....	60	60	
Private F. S. Morrill.....	60	60	
Private H. W. Dockham.....		59	
Private J. F. Melendy.....	55	57	
Private C. Magoon.....		54	
Private H. Johnson.....	57		
Private Fred Robie.....	58		
Private F. O. Connell.....	55		
TROOP A, CAVALRY.			
Private Bellows.....			52
Private Harmon.....			54

RETURN

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Commander-in-Chief and Staff.....	10	.....	10
Brigade Commander and Staff.....	10	5	15

FIRST REGIMENT.—HEADQUARTERS, MANCHESTER.

Field and Staff.....	10	5	15
Band.....	.....	24	24
Co. A, Dover.....	3	55	58
Co. B, Manchester.....	3	46	49
Co. C, Manchester.....	3	36	39
Co. D, Dover.....	3	53	56
Co. E, Manchester.....	3	55	58
Co. F, Derry.....	3	44	47
Co. H, Manchester.....	3	40	43
Co. K, Manchester.....	3	55	58
Strength of First Regiment.....	34	413	447

SECOND REGIMENT.—HEADQUARTERS, NASHUA.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Field and Staff.....	10	5	15
Band.....		24	24
Co. C, Nashua.....	3	40	43
Co. D, Milford.....	3	36	39
Co. E, Rochester.....	3	45	48
Co. F, Farmington.....	3	38	41
Co. G, Keene.....	3	32	35
Co. H, Keene.....	3	38	41
Co. I, Nashua.....	3	43	46
Co. K, Nashua.....	3	38	41
Strength of Second Regiment.....	34	339	373

THIRD REGIMENT.—HEADQUARTERS, CONCORD.

Field and Staff.....	10	5	15
Band.....		24	24
Co. C, Concord.....	3	40	43
Co. E, Concord.....	3	45	48
Co. F, Bristol.....	2	47	49
Co. G, Lebanon.....	3	44	47
Co. H, Franklin Falls.....	3	45	48
Co. K, Laconia.....	3	46	49
Strength of Third Regiment.....	27	296	323

CAVALRY.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Troop A, Peterborough.....	3	55	58
Strength of Cavalry.....	3	55	58

ARTILLERY.

First Battery, Manchester.....	4	68	72
Strength of Artillery.....	4	68	72

RECAPITULATION.

Commander-in-Chief and Staff.....	10	.....	10
Brigade Commander and Staff.....	10	5	15
Infantry.....	95	1,048	1,143
Cavalry.....	3	55	58
Artillery.....	4	68	72
Total.....	122	1,176	1,298

REGISTER

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

HIS EXCELLENCY JOHN B. SMITH, *Governor and Commander-in-Chief.*

INAUGURATED JANUARY 5, 1893.

GENERAL STAFF.

NAME.	Rank.	Residence.	Date of Commission.
Augustus D. Ayling, Adj. Gen...	Maj. Gen....	Concord.....	July 15, 1879
Jerry P. Wellman, Insp. Gen.....	Brig. Gen....	Keene	Jan. 6, 1893
William D. Sawyer, Q. M. Gen....	Brig. Gen....	Dover.....	Jan. 6, 1893
Stephen H. Gale, Com. Gen.....	Brig. Gen....	Exeter.....	Jan. 12, 1893
George H. Adams, J. A. Gen.....	Brig. Gen....	Plymouth.....	May 3, 1893
George Cook, Surg. Gen.....	Brig. Gen....	Concord	Jan. 6, 1893
Frederick C. Dow, Aide-de-Camp	Colonel	Manchester...	Jan. 6, 1893
Benjamin F. Drake, “	Colonel	Lakeport	Jan. 6, 1893
Walter S. Scruton, “	Colonel	Hillsboro' Br..	Jan. 6, 1893

FIRST BRIGADE.

NAME.	Rank.	Residence.	Date of Commission.
George M. L. Lane.....	Brig. Gen....	Manchester....	Feb. 19, 1894
Harry B. Cilley, Assistant Adjutant-General.....	Lieut. Col....	Manchester....	May 10, 1894
Daniel F. Shea, Assistant Inspector-General.....	Major.....	Manchester....	May 10, 1894
Frank L. Kimball, Inspector Rifle Practice.....	Major.....	Nashua.....	Feb. 27, 1894
Edward H. Currier, Medical Director.....	Lieut. Col....	Manchester....	May 10, 1894
Arthur H. Chase, Judge Advocate.....	Major.....	Concord.....	May 10, 1894
John Gannon, Jr., Quartermaster	Captain.....	Manchester....	Feb. 27, 1894
Charles F. Sawyer, Commissary..	Captain.....	Dover.....	Feb. 27, 1894
Charles S. Murkland, Aide-de-Camp.....	Captain.....	Durham.....	May 10, 1894
Arthur H. Knowlton, Aide-de-Camp.....	Captain.....	Concord.....	May 10, 1894

FIRST REGIMENT.

FIELD AND STAFF.

Miner G. Frye.....	Colonel.....	Derry Depot..	Mar. 7, 1894
Walter W. Scott.....	Lieut. Col....	Dover.....	Mar. 7, 1894
Frank B. Perkins.....	Major.....	Manchester....	May 16, 1893
Frank W. Tebbetts.....	Major.....	Manchester....	Mar. 7, 1894
John J. Donovan, Adjutant..	First Lieut..	Manchester....	April 5, 1894
Joseph E. Porter, Quartermaster	First Lieut..	Dover.....	Mar. 29, 1894
Frederick J. Shephard, Paymaster.....	Captain.....	Derry.....	Mar. 20, 1894
Cornelius F. Starr, Surgeon.....	Major.....	Manchester....	June 6, 1892
Frank B. Perkins, Asst. Surgeon..	Captain.....	Derry.....	April 5, 1894
George E. Hall, Chaplain.....	Captain.....	Dover.....	Mar. 22, 1894

COMPANY A.

George H. Demeritt.....	Captain.....	Dover.....	Sept. 1, 1881
Frank E. Rollins.....	First Lieut..	Dover.....	May 27, 1893
Edward D. Smith.....	Second Lieut.	Dover.....	May 27, 1893

COMPANY B.

NAME.	Rank.	Residence.	Date of Commission.
William Sullivan.....	Captain.....	Manchester....	May 19, 1894
Thomas J. Bresnahan.....	First Lieut...	Manchester....	May 19, 1894
Jeremiah J. McCarthy.....	Second Lieut.	Manchester....	May 19, 1894

COMPANY C.

Edward H. Knights.....	Captain.....	Manchester....	Mar. 13, 1894
Ernest M. Larraba.....	First Lieut...	Manchester....	May 8, 1894
John H. Irving.....	Second Lieut.	Manchester....	May 8, 1894

COMPANY D.

Louis Goldschmidt.....	Captain.....	Dover.....	June 1, 1892
David Robinson.....	First Lieut...	Dover.....	Nov. 14, 1893
Charles E. Hanson.....	Second Lieut.	Dover.....	Nov. 14, 1893

COMPANY E.

Henry J. Conroy.....	Captain.....	Manchester....	Mar. 10, 1894
James E. Smith.....	First Lieut...	Manchester....	Dec. 12, 1893
John E. Herring.....	Second Lieut.	Manchester....	Mar. 10, 1894

COMPANY F.

William F. Neal.....	Captain.....	Derry.....	May 4, 1894
George E. Dustin.....	First Lieut...	Derry Depot...	May 12, 1893
Arthur C. Sefton.....	Second Lieut.	Derry Depot...	May 12, 1893

COMPANY H.

Mederique R. Maynard.....	Captain.....	Manchester....	Nov. 14, 1893
Louis Cormeau.....	First Lieut...	Manchester....	Nov. 14, 1893
Tréflé Raiche.....	Second Lieut.	Manchester....	May 8, 1894

COMPANY K.

Patrick H. O'Malley.....	Captain.....	Manchester....	Dec. 30, 1891
John F. Eagan.....	First Lieut...	Manchester....	Dec. 29, 1893
Thomas H. Costello.....	Second Lieut.	Manchester....	May 17, 1893

SECOND REGIMENT.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.
Jason E. Tolles.....	Colonel.....	Nashua	Aug. 31, 1894
Francis O. Nims.....	Lieut. Col....	Keene.....	Aug. 31, 1894
Walter I. Blanchard.....	Major.....	Nashua	May 16, 1893
Edwin O. Upham.....	Major.....	Keene.....	Aug. 31, 1894
Charles W. Howard, Adjutant...	First Lieut...	Nashua	Sept. 13, 1894
Fred E. Howe, Quartermaster...	First Lieut...	Keene.....	Sept. 13, 1894
Charles A. Roby, Paymaster.....	Captain.....	Nashua	Nov. 3, 1887
Henry H. Jewell, Surgeon.....	Major.....	Nashua	Sept. 13, 1894
Henry B. Smith, Chaplain.....	Captain.....	Nashua	Sept. 16, 1889

COMPANY C.

Wilkie I. L. Elliott.....	Captain.....	Nashua	Nov. 1, 1893
William M. Flaherty.....	First Lieut...	Nashua	July 26, 1893
Charles A. Poff.....	Second Lieut.	Nashua	Feb. 23, 1891

COMPANY D.

Benton Mills.....	Captain.....	Milford	Dec. 24, 1891
Everett B. Coffin.....	First Lieut...	Milford	Jan. 27, 1891
Leon C. Hall.....	Second Lieut.	Milford	Dec. 24, 1891

COMPANY E.

James Geddis.....	Captain.....	Rochester.....	Feb. 15, 1893
Fred E. Plummer.....	First Lieut...	Rochester.....	June 9, 1891
William W. Leighton.....	Second Lieut.	Rochester.....	Feb. 15, 1893

COMPANY F.

NAME.	Rank.	Residence.	Date of Commission.
Charles H. Pitman.....	Captain.....	Farmington...	Feb. 25, 1892
Hermon J. Pike.....	First Lieut...	Farmington...	Nov. 6, 1893
Charles E. Peabody.....	Second Lieut.	Farmington...	Nov. 6, 1893

COMPANY G.

John J. Colony.....	Captain.....	Keene.....	Oct. 2, 1894
Eugene M. Keyes.....	First Lieut...	Keene.....	Oct. 2, 1894
Joseph C. Reed.....	Second Lieut.	Keene.....	Oct. 2, 1894

COMPANY H.

Fred E. Barrett.....	Captain.....	Keene.....	April 18, 1894
Paul F. Babbidge.....	First Lieut...	Keene.....	April 18, 1894
Truman A. Smith.....	Second Lieut.	Keene.....	April 18, 1894

COMPANY I.

Willis H. Goodspeed.....	Captain.....	Nashua.....	May 25, 1892
Frank H Thompson.....	First Lieut...	Nashua.....	Sept. 13, 1894
Frank M. Kelley.....	Second Lieut.	Nashua.....	Sept. 13, 1894

COMPANY K.

Charles E. Faxon.....	Captain.....	Nashua.....	May 16, 1893
Arthur G. Shattuck.....	First Lieut...	Nashua.....	Mar. 30, 1893
Arthur E. Bowers.....	Second Lieut.	Nashua.....	Mar. 30, 1893

THIRD REGIMENT.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.
Robert H. Rolfe.....	Colonel	Concord	May 15, 1894
William C. Trenoweth	Lieut. Col....	Concord	May 8, 1894
Edmund Tetley.....	Major	Laconia	May 8, 1894
William Tutherly.....	Major	Concord	May 15, 1894
George D. Waldron, Adjutant....	First Lieut...	Concord	May 16, 1893
Fred G. Carter, Quartermaster ...	First Lieut..	Lebanon	May 28, 1894
George H. Colby, Paymaster.....	Captain	Plymouth	May 28, 1894
Robert Burns, Surgeon.....	Major	Plymouth	May 28, 1894
Arthur K. Day, Asst. Surgeon....	Captain	Concord.....	May 23, 1894
Harry P. Dewey, Chaplain.....	Captain	Concord.....	May 28, 1894

COMPANY C.

A. Lewis Downing.....	Captain	Concord.....	Oct. 25, 1894
Alfred L. Trenoweth.....	First Lieut..	Concord.....	May 16, 1893
William H. Chick.....	Second Lieut.	Concord.....	May 16, 1893

COMPANY E.

Harry B. Brown.....	Captain.....	Concord.....	April 14, 1891
Otis G. Hammond.....	Second Lieut.	Concord.....	May 16, 1893

COMPANY F.

Orrin B. Ray.....	Captain	Bristol.....	Oct. 21, 1891
Arthur H. Morrill	Second Lieut.	Bristol	April 24, 1893

COMPANY G.

George A. Freeto.....	Captain	Lebanon	June 1, 1892
Charles E. Cotting.....	First Lieut..	Lebanon	Oct. 11, 1894
Charles G. Pillsbury.....	Second Lieut.	Lebanon.....	July 8, 1893

COMPANY H.

Amos S. Ripley.....	Captain	Franklin.....	March 25, 1891
Albion W. Rollins.....	First Lieut...	Franklin.....	May 19, 1893
Benjamin N. Judkins.....	Second Lieut.	Franklin.....	May 19, 1893

COMPANY K.

Edward S. Cook.....	Captain	Laconia	May 26 1894
William A. Sanborn.....	First Lieut...	Laconia	May 26, 1894
Allen M. Avery.....	Second Lieut.	Laconia	May 26, 1894

CAVALRY.

Charles B. Davis.....	Captain	Peterborough .	Aug. 27, 1890
Charles H. Dutton	First Lieut...	Hancock	Aug. 27, 1890
Forrest G. Field.....	Second Lieut.	Peterborough .	Aug. 27, 1890

ARTILLERY.

FIRST BATTERY.

Samuel S. Piper.....	Captain	Manchester...	May 1, 1876
Silas R. Wallace.....	First Lieut...	Manchester...	March 27, 1891
John A. Barker.....	First Lieut...	Manchester...	June 11, 1894
Jesse B. Nourse.....	Second Lieut.	Manchester...	June 11, 1894

COMMISSIONS ISSUED.

BRIGADE STAFF.

NAME.	Rank and Organization.	Date of Commission.
George M. L. Lane.....	Brig. Gen.....	Feb. 19, 1894
Harry B. Cilley.....	Lieut. Col. and A. A. G.....	May 10, 1894
Harry B. Cilley.....	Major and A. I. G.....	Feb. 27, 1894
Daniel F. Shea.....	Major and A. I. G.....	May 10, 1894
Frank L. Kimball.....	Major and I. R. P.....	Feb. 27, 1894
Edward H. Currier.....	Lieut. Col. and Medical Director....	May 10, 1894
Arthur H. Chase.....	Major and Judge Advocate.....	May 10, 1894
John Gannon, Jr.....	Capt. and Q. M.....	Feb. 27, 1894
Charles F. Sawyer.....	Capt. and Com.....	Feb. 27, 1894
Charles S. Murkland.....	Capt. and A. D. C.....	May 10, 1894
Arthur H. Knowlton.....	Capt. and A. D. C.....	May 10, 1894

FIRST REGIMENT.

Miner G. Frye.....	Colonel.....	Mar. 7, 1894
Walter W. Scott.....	Lieut. Colonel.....	Mar. 7, 1894
Frank W. Tebbetts.....	Major.....	Mar. 7, 1894
John J. Donovan.....	First Lieut. and Adjutant.....	April 5, 1894
Joseph E. Porter.....	First Lieut. and Quartermaster.....	Mar. 29, 1894
Frank B. Perkins.....	Capt. and Asst. Surgeon....	April 5, 1894
Frederick J. Shephard.....	Capt. and Paymaster.....	Mar. 20, 1894
George E. Hall.....	Capt. and Chaplain.....	Mar. 22, 1894
William Sullivan... ..	Capt. Co. B.....	May 19, 1894
Thomas J. Bresnahan.....	First Lieut. Co. B.....	May 19, 1894
Jeremiah J. McCarthy.....	Second Lieut. Co. B....	May 19, 1894

FIRST REGIMENT.—*Continued.*

NAME.	Rank and Organization.	Date of Commission.
Edward H. Knights.....	Captain Co. C.....	Mar. 13, 1894
Herbert E. Messinger.....	First Lieut. Co. C.....	Mar. 13, 1894
Ernest M. Laraba.....	First Lieut. Co. C.....	May 8, 1894
Ernest M. Laraba.....	Second Lieut. Co. C.....	Mar. 13, 1894
John H. Irving.....	Second Lieut. Co. C.....	May 8, 1894
David Robinson.....	First Lieut. Co. D.....	Nov. 14, 1893
Charles E. Hanson.....	Second Lieut. Co. D.....	Nov. 14, 1893
Henry J. Conroy.....	Captain Co. E.....	Mar. 10, 1894
James E. Smith.....	First Lieut. Co. E.....	Dec. 12, 1893
Henry J. Conroy.....	Second Lieut. Co. E.....	Dec. 12, 1893
John E. Herring.....	Second Lieut. Co. E.....	Mar. 10, 1894
William F. Neal.....	Captain Co. F.....	May 4, 1894
Mederique R. Maynard.....	Captain Co. H.....	Nov. 14, 1893
Louis Corneau.....	First Lieut. Co. H.....	Nov. 14, 1893
Gédéon Richard.....	Second Lieut. Co. H.....	Nov. 14, 1893
Trefé Raiche.....	Second Lieut. Co. H.....	May 8, 1894
John F. Eagan.....	First Lieut. Co. K.....	Dec. 29, 1893
Thomas H. Costello.....	Second Lieut. Co. K.....	May 17, 1893

SECOND REGIMENT.

Jason E. Tolles.....	Colonel.....	Aug. 31, 1894
Francis O. Nims.....	Lieut. Colonel.....	Aug. 31, 1894
Edwin O. Upham.....	Major.....	Aug. 31, 1894
Charles W. Howard.....	First Lieut. and Adjutant.....	Sept. 13, 1894
Fred E. Howe.....	First Lieut. and Quartermaster.....	Sept. 13, 1894
Henry H. Jewell.....	Major and Surgeon.....	Sept. 13, 1894
Wilkie I. L. Elliott.....	Captain Co. C.....	Nov. 1, 1893
Hermon J. Pike.....	First Lieut. Co. F.....	Nov. 6, 1893
Charles E. Peabody.....	Second Lieut. Co. F.....	Nov. 6, 1893
John J. Colony.....	Captain Co. G.....	Oct. 2, 1894
Eugene M. Keyes.....	First Lieut. Co. G.....	Oct. 2, 1894

SECOND REGIMENT.—*Continued.*

NAME.	Rank and Organization.	Date of Commission.
Joseph C. Reed.....	Second Lieut. Co. G.....	Oct. 2, 1894
Fred E. Barrett.....	Captain Co. H.....	April 18, 1894
Paul F. Babbidge.....	First Lieut. Co. H.....	April 18, 1894
Truman A. Smith.....	Second Lieut. Co. H.....	April 18, 1894
Frank H. Thompson.....	First Lieut. Co. I.....	Sept. 13, 1894
Frank M. Kelley.....	Second Lieut. Co. I.....	Sept. 13, 1894

THIRD REGIMENT.

Robert H. Rolfe.....	Colonel.....	May 15, 1894
William C. Trenoweth.....	Lieut. Colonel.....	May 8, 1894
Edmund Tetley.....	Major.....	May 8, 1894
William Tutherly.....	Major.....	May 15, 1894
Fred G. Carter.....	First Lieut. and Quartermaster.....	May 28, 1894
Robert Burns.....	Major and Surgeon.....	May 28, 1894
Arthur K. Day.....	Capt. and Asst. Surgeon.....	May 28, 1894
George H. Colby.....	Capt. and Paymaster.....	May 28, 1894
Harry P. Dewey.....	Capt. and Chaplain.....	May 28, 1894
A. Lewis Downing.....	Capt. Co. C.....	Oct. 25, 1894
Charles E. Cotting.....	First Lieut. Co. G.....	Oct. 11, 1894
Edward S. Cook.....	Capt. Co. K.....	May 26, 1894
William A. Sanborn.....	First Lieut. Co. K.....	May 26, 1894
Allen M. Avery.....	Second Lieut. Co. K.....	May 26, 1894

ARTILLERY.

FIRST BATTERY.

John A. Barker.....	First Lieut.....	June 11, 1894
Jesse B. Nourse.....	Second Lieut.....	June 11, 1894

RESIGNATIONS AND DISCHARGES

OF

COMMISSIONED OFFICERS.

BRIGADE STAFF.

NAME.	Rank and Organization.	Date of Commission	Date of Discharge.	Remarks.
Joab N. Patterson	Brig. Gen.....	May 15, 1889	Feb. 19, 1894	Resigned.
Frank W. Rollins	Lieut. Col. and A. A. G.....	Mar. 7, 1891	Feb. 27, 1894	Resigned.
Irving A. Watson.....	Lieut. Col. and Med. Direc ..	May 20, 1889	Feb. 27, 1894	Resigned.
George R. Leavitt	Major and A. I. G.....	April 20, 1893	Feb. 27, 1894	Resigned.
Arthur H. Chase.....	Major and J. Advocate....	Mar. 7, 1891	Feb. 27, 1894	Resigned.
Frank W. Truland.....	Captain and Quarterm'r..	May 9, 1893	Feb. 27, 1894	Resigned.
Charles F. Sawyer.....	Captain and Commissary.	April 16, 1891	Feb. 27, 1894	Resigned.
Frank L. Kimball.....	Major and Ins. Rifle Prac....	Feb. 14, 1893	Feb. 27, 1894	Resigned.
Arthur H. Knowlton...	Capt. and A. D. C.....	Feb. 17, 1893	Feb. 27, 1894	Resigned.
Daniel H. Gienty	Capt. and A. D. C.....	April 15, 1886	Feb. 27, 1894	Resigned.

FIRST REGIMENT.

NAME.	Rank and Organization.	Date of Commission.	Date of Discharge.	Remarks.
Charles S. Clifford.....	1st Lieut. and Adjutant.....	May 18, 1893	Mar 20, 1894	Resigned.
George F. Higgins.....	1st Lieut. and Quarterma'r	June 6, 1892	Mar. 24, 1894	Resigned.
Herbert B. Coy.....	Capt. and As. Surgeon.....	May 25, 1893	Feb. 3, 1894	Discharg'd.
Charles S. Murkland...	Captain and Chaplain.....	May 25, 1893	Mar. 20, 1894	Resigned.
Harry E. Parker.....	Captain and Paymaster...	Mar. 3, 1890	Mar. 20, 1894	Resigned.
Herbert E. Messinger.	1st Lt. Co. C...	Mar. 13, 1894	April 19, 1894	Resigned.
Otis T. Campbell.....	Capt. Co. F....	Jan. 6, 1893	Mar. 26, 1894	Resigned.
Michael J. F. Connor..	1st Lt. Co. K..	May 17, 1893	Dec. 13, 1893	Resigned.

SECOND REGIMENT.

Albert W. Metcalf	Colonel.....	Aug. 31, 1889	Aug. 31, 1894	* Disch'g'd, time exp'd.
Sumner Nims.....	1st Lieut. and Adjutant.....	Sept. 16, 1889	Sept. 13, 1894	Resigned.
Eugene W. Emerson ..	1st Lieut. and Quarterma'r	Sept. 16, 1889	Sept. 13, 1894	Resigned.
George W. Flagg.....	Maj. and Surg.	May 10, 1886	Sept. 13, 1894	Resigned.
William H. Nute.....	Capt. and Ass. Surgeon	May 10, 1886	Sept. 13, 1894	Resigned.
William R. Seaman....	1st Lt. Co. I....	May 25, 1892	July 12, 1894	Resigned.

THIRD REGIMENT.

True Sanborn	Colonel.....	May 15, 1889	May 15, 1894	Discharg'd, time exp'd.
Nathan H. Randlett ...	Lieut. Col....	May 15, 1889	Mar. 30, 1894	Resigned.
Arthur M. Dodge.....	1st Lieut. and Quarterma'r	May 22, 1889	April 26, 1894	Resigned.
Frank T. Moffett	Maj. and Surg.	May 22, 1889	May 24, 1894	Resigned.
James K. Ewer.....	Captain and Chaplain.....	May 22, 1889	Feb. 1, 1894	Resigned.
Edwin F. Hastings.....	1st Lt. Co. A...	Mar. 31, 1893	Sept. 29, 1894	Discharg'd, Co. disban.
Edwin R. Ashby.....	2d Lt. Co. A..	Mar. 31, 1893	Sept. 29, 1894	Discharg'd, Co. disban.
Thomas P. Davis.....	Capt. Co. C....	May 16, 1893	Oct. 23, 1894	Resigned.
Edwin B. Drake.....	1st Lt. Co. D..	Feb. 23, 1892	Sept. 29, 1894	Discharg'd, Co. disban.
Frank W. Wheeler ...	2d Lt. Co. D...	Feb. 23, 1892	Sept. 29, 1894	Discharg'd, Co. disban.
Harry P. Hammond...	1st Lt. Co. E..	May 16, 1893	Oct. 23, 1894	Resigned.
Leonard S. Gray.....	1st Lt. Co. F...	Oct. 21, 1891	May 23, 1894	Resigned.
Ralph P. Abbott.....	1st Lt. Co. G..	Feb. 8, 1893	Sept. 6, 1894	Resigned.

* Declined re-election.

DIED.

Feb. 4, 1894. 2d Lieutenant Gédéon Richard, Co. H, 1st Regiment,
Manchester.

April 13, 1894. Captain Elbridge A. Shaw, Co. H, 2d Regiment, Keene.

April 20, 1894. Colonel Charles H. Dunlap, Aid-de-Camp, Staff of
Commander-in-Chief.

ENLISTED MEN DROPPED FROM THE ROLLS AS DESERTERS.

FIRST REGIMENT.

Private Patrick Markey.....Co. A. | Private Frank Rodden.....Co. A

THIRD REGIMENT.

Private Frederick H. Hill.....Co. C.	Private Joseph Adams.....Co. F.
Private Edward J. Gagnon.....Co. C.	Private Scott E. Dicey.....Co. F.
Private Frank Plankey.....Co. C.	Private Walter G. Braley.....Co. F.
Private Joseph Paulim.....Co. C.	Private Harry W. Tilton.....Co. F.
Private James Crowley.....Co. C.	Private Herman A. Ballou.....Co. F.
Private Irwin J. Livingstone....Co. E.	

ANNUAL REPORT

OF THE

TRUSTEES

OF THE

NEW HAMPSHIRE STATE NORMAL SCHOOL

AT PLYMOUTH

FOR THE

YEAR ENDING AUGUST 31, 1894.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

BOARD OF TRUSTEES.

HIS EXCELLENCY, JOHN B. SMITH, *President*

Hillsborough Bridge.

HON. FRED GOWING Nashua.

HON. ALVIN BURLEIGH, *Secretary* Plymouth.

HON. WILLIAM H. MITCHELL Littleton.

GEORGE H. STEARNS Manchester.

CYRUS SARGEANT Plymouth.

CHANNING FOLSOM Dover.

GEORGE H. ADAMS, *Treasurer* Plymouth.

TRUSTEES' REPORT.

To the Honorable Senate and House of Representatives :

The board of trustees of the New Hampshire State Normal school respectfully submits the report for the year ending August 31, 1894.

We are happy to be able to report a year of health, prosperity, and improvement in several lines.

The committee on text-books and teachers have made such changes in the curricula of the schools that far greater advantages are offered the pupils than heretofore.

The report of the principal of the Normal school in connection with this will give the information on this point.

We are especially pleased with the results in the department of music under the excellent teaching of Mr. Pearson of Nashua.

Prudence and conservatism have characterized the acts of the several committees who have had the buildings and grounds in charge. I think you will agree with me that they cannot be accused of any extravagance in spending the money the state so generously appropriated for its only Normal school.

The report of the treasurer will show how it has been most economically expended.

A pleasing incident of the year was a large gathering of the alumni in August and the enthusiasm was most delightful to see as they contrasted the present with the former accommodations and appliances.

A catalogue of the library and apparatus will soon be made.

You are doubtless familiar with the pleasing results of the school's exhibition at the fair in Chicago which won such favorable comments from wide and various sources.

The pupils are very much attached to the Normal school, and being in harmony with the teachers are doing good work.

Wisdom, justice, and temperance environ their lives here.

Well directed and intelligent physical exercise would promote and increase better development of mind and muscle, and for these results I most earnestly recommend a suitable hall or building to be used for such a purpose.

Respectfully submitted,

CYRUS SARGEANT, *for the Trustees.*

TREASURER'S REPORT.

PLYMOUTH, N. H., Sept. 25, 1894.

To the Trustees of the New Hampshire State Normal School:

GENTLEMEN :—I herewith respectfully submit my report as Treasurer of the State Normal School for the year ending Aug. 31, 1894.

RECEIPTS.

Cash on hand Sept. 1, 1893	\$3,886.41	
Received of State Treasurer, annual appropriation for current expenses	10,000.00	
Plymouth school district	2,000.00	
Grace Bosworth, tuition,	20.00	
C. C. Rounds, tuition for non-resident pupils in model schools	254.65	
C. C. Rounds for coal used at Normal Hall	445.23	
	<hr/>	\$16,606.29

DISBURSEMENTS.

Paid teachers' salaries	\$9,350.00
janitor and assistants	442.02
books and apparatus	898.83
for fuel (two years' supply)	2,443.47
lights	70.33
water	75.00
advertising and printing	95.53
insurance	450.00
repairs	350.19
fire-escape, outside windows, etc.	998.38

Paid for treasurer's salary	50.00	
school supplies and other inci-		
dental expenses	626.19	
Balance in treasurer's hands	756.39	
	<hr/>	\$16,606.29

GEO. H. ADAMS, *Treasurer.*

September 25, 1894.

I have examined the foregoing account and find the same correctly cast and properly vouched for.

W. H. MITCHELL, *Auditor.*

REPORT OF THE PRINCIPAL.

PLYMOUTH, N. H., December 6, 1894.

To the Trustees of the New Hampshire State Normal School:

GENTLEMEN:—I have the honor to submit my eleventh annual report, for the twenty-fourth year in the history of the normal school.

During these years 1,871 different pupils have been connected with the school, and 472* have graduated.

The number of different pupils connected with the various departments of the school during the year was as follows:

Total number in normal school,	86
Total number in training schools,	
Primary schools,	98
Grammar schools,	97
High school,	53 248
	—
Total number in normal-training school,	334

In the membership of the school every county in the state is represented. Although the statement is clearly made among the conditions for admission that the preparation demanded can be obtained by the faithful student in the common school, the majority of our pupils are graduates of high schools or academies. The average age of classes entering the school is more than nineteen years, and a large proportion of them have taught.

The school is now well housed and equipped for its work, and its courses are well organized. In the plans of the new school-house the best possible provision was made for library and laboratories. The library is in immediate connection with the assembly room. It is a reference library and is open from 7 a. m. to 9 p. m. It is lighted, as is the entire building, with

* By a typographical error the last year's report gave the number of graduates at that time as 485 instead of 445.

electric lights, and is so furnished with tables as to offer the best possible facilities for reading and study.

In the purchase of books care has been taken to provide, first, the best cyclopaedias and general reference books; second, such authoritative works in the various branches of study included in the course as would be of most value to teachers and pupils in the normal school; third, a collection of books especially adapted to aid teachers of the training schools in their work; fourth, a collection representative of the best literature.

The school is now furnished with valuable apparatus for its various departments of instruction,—for drawing, the complete set of models devised by Viollet-le-Duc for the schools of Paris, and the set of models prescribed for use in the normal schools of France, besides a large collection of casts, and valuable sets of plates on historic ornament and design; for physics, the apparatus of the Cambridge preparatory course in physics, and apparatus for more advanced work selected from the sets recommended by the science and art department of England, and made for us by Townson & Mercer, of London; for chemistry, apparatus for a complete course in elementary chemistry and qualitative analysis, and a laboratory fitted up on the most approved plan; for natural history, a large collection of minerals, and a choice general collection of geological specimens, together with a collection made by the state geologist on thirteen lines crossing the state. In addition to instruments previously on hand, and compound microscopes for advanced study, a recent importation of Leitz dissecting microscopes suffices to supply a class for individual work; for field work in surveying, there is a five-inch transit made by Buff & Berger. A fine collection of anatomical models has recently been procured through Ward's Natural History establishment, Rochester, N. Y.

For instruction in elements of science and industries in the training schools, an extensive collection, Dr. Saffray's "School Museum," has been imported from France. This comprises, first, a collection especially devised for testing and training the various powers of sense-perception of children; second, a collection of objects, materials, and products,—mineral, vegetable, and animal,—collected from many countries, and illustrating a

great diversity of agricultural and manufacturing industries; third, a collection of apparatus for teaching the elements of physical science. The first and second sections of this collection comprise one thousand articles; the third section, five hundred.

My report for 1893 emphasized the necessity for a longer course of study. No definite action has yet been taken in regard to this, but arrangements have been made by which pupils with superior preparation and exceptional ability are enabled to do such advanced work as will fit them for positions which the school is called upon to fill in high schools. Every graduate of a normal school should have a reading knowledge of French, so as to be able to draw at will upon the rich resources of the language in pedagogy, science, and art. In accordance with this belief, the study of French has been added to the course, and the great benefit received from this extension is already apparent.

There is no provision for the purchase of books, nor for the purchase or repair of apparatus, aside from the regular annual appropriations for the support of the school, or from special appropriations by the legislature. For such expenditure there is constant need. Each pupil should pay each term a small sum to a library and apparatus fund.

There is constant need in the training schools for books, apparatus, and material of various kinds, supplementary to the text books and regular supplies now furnished. Model training schools should be able to avail themselves at once of all improvements in the means as well as the methods of teaching. It would be of great benefit to these schools if the sums received for tuition therein were to be set apart as a fund to be drawn upon for the above specified uses.

All graduates from the school receive the same diploma, yet it has long seemed that there should be some recognition of decidedly superior merit. At the close of the school year in June, in addition to the diploma, the annexed certificate was for the first time granted to those members of the graduating class who, in the opinion of the entire faculty of the normal and training school, had earned it by a high degree of excellence in character, scholarship, and teaching power.

NEW HAMPSHIRE STATE NORMAL SCHOOL.

THIS CERTIFIES THAT.....
has completed the course of study and training in this school with such
distinguished success as to entitle her to a diploma and to this special
certificate of merit.

.....Principal.

The following table shows the present arrangement of studies
in the

COURSE OF INSTRUCTION.

	FIRST YEAR.		SECOND YEAR.	
	FIRST TERM.	SECOND TERM.	FIRST TERM.	SECOND TERM.
LANGUAGE.	Reading and Literature. ⁵ Composition and Grammar. 3.	French. 4.	Latin. 4.* English Language and Literature. 3. French. 4.*	Latin. 4.* Rhetoric. 3.
MATHEMATICS.	Arithmetic. 4. Elements of Geometry. 2.	Geometry. 3.	Algebra. 4. Trigonometry. 3.*	Book-keeping and Reviews. 4. Surveying. 2.*
NATURAL AND PHYSICAL SCIENCE.	Natural History. 4. ¹ Physiology.	Geography. 3. Natural History. 4. ¹ Chemistry. 3.	Geography. 3. Physics. 4.	Physiology. 4.
HISTORY.	General History. 3.	American History. 3.	Civil Government and School Law. 2.	History of Education. 3.
DRAWING AND MUSIC. ²	Drawing. 2.	Drawing. 2.	Drawing. 2.	Drawing. 2.
PROFESSIONAL STUDIES AND TRAINING.	School Economy. 2.	Psychology. 3.	Pedagogy and Training. 6.	Pedagogy and Training. 6.
	25	25	24	22

Figures denote number of lessons per week. Each drawing lesson continues two recitation periods. ¹ Spring term, Physiology and Botany, each one half term. Fall term, Botany and Zoölogy. ² In music, three exercises a week in each class.

* The Latin in the course in language is advanced Latin, and review for those who have taken a course in elementary Latin. Others can take a course in Latin in the training school. Latin and French courses are commenced only in the fall term, and each continues one year. Latin, French, trigonometry, and surveying are electives, and usually, in a two years' course, can be taken only by students of such advanced scholarship as will allow the substitution of these for some other studies in the course.

The course of study in the training schools has been extended one year, making it now a twelve years' course. The classification of subjects in the first eight years of this course is shown in the annexed

TIME TABLE—TRAINING-SCHOOLS.

	FIRST PRIMARY.	SECOND PRIMARY.	FIRST GRAMMAR.	SECOND GRAMMAR.
8:45-9:45	Opening Exercises, 10 Morals (W. Th. F.), { 20 Object Lessons (M. T.), } Reading, 30	Opening Exercises, 10 Morals (W. Th. F.), { 20 Object Lessons (M. T.), } Reading (M. T.), 30	Opening Exercises, 10 Morals and Civics, 15 Reading and Recitation, 25 Gymnastics, 10	Opening Exercises, 10 Morals and Civics, 15 Reading and Recitation, 25 Gymnastics, 10
9:45-10:45	Arithmetic, 30 Kindergarten, 20 Gymnastics, 10	Arithmetic, 50 Gymnastics, 10	Arithmetic, 50 (Recess), 10	Arithmetic, 50 (Recess), 10
10:45-12:00	(Recess), 10 Drawing, Form, Color, 30 Music (T. Th.), { 20 Reading (M. W. F.), }	(Recess), 10 Drawing, Form, Color, 30 Music (T. Th.), { 20 Reading (M. W. F.), }	Drawing, Form, Color { 40 (M. T., Th. F.), } Music (W.), 20 Mental Arithmetic, 15 Singing, 15	Drawing, Form, Color { 40 (M. T., Th. F.), } Music (W.), 20 Mental Arithmetic, 15 Singing, 15
1:30-2:30	Language, 30 Geog. Hist. (M. T. W.), { 20 El. Science (Th. F.), } (Recess), 10 Gymnastics, 10	Language, 20 Geog. Hist. (M. T. W.), { 20 El. Science (Th. F.), } (Recess), 10 Gymnastics, 10	Spelling, 10 Writing, 20 Lang. { 5: M. T., } (Recess), { 6: W. Th. F., } 10	Spelling, 10 Writing, 20 Lang. { 7: M. W. F., } (Recess), { 8: T. Th., } 10
2:30-3:30	Kindergarten, 20 Reading, 20 Writing, 20	Reading, 40 Writing, 20	Gymnastics, 10 Geography (M. T. W.), { 50 History (Th. F.), }	Gymnastics, 10 Geography (M. T.), { 50 History (W. Th. F.), }
3:30-4:15	Singing, 20	Singing, 10	Elementary Science, 15 Reading, 30	Elementary Science, 15 8 Gram. (M. T. W.), { 30 8 Physiology (Th. F.), }

The shorter periods are given to exercises for the entire school; the longer periods, except in drawing and kindergarten, are divided between two classes. During the ensuing year more time will be given to the elements of science.

To the high school course two years of French and two of Latin have been added, and additions have been made in other departments.

Successful teaching must be based on thorough scholarship, yet the most thorough scholarship does not suffice to assure success in teaching. Professional study and training are indispensable. The training school is the laboratory of the normal school, and it bears the same relation to preparation for the teaching profession that physical and chemical laboratories bear to the education of the physicist and chemist, and that field work bears to the education of the engineer. No array of libraries or of scientific equipment can in any degree take its place. The facilities for training offered by the New Hampshire State Normal School are unsurpassed. The school system of the village, carefully graded through a course of twelve years, is under the entire control and direction of the normal school for model and training schools. In the report of a committee made to the National Educational Association several years since, it was stated that no other normal school in the United States possesses in its organization the advantages for training which arise from the control of a complete system of schools.

The care taken in the New Hampshire State Normal School to make practical application of the principles of teaching is shown by the subjoined analysis of the

COURSE OF PROFESSIONAL STUDY AND TRAINING.

Professional Study.

1. Study of best methods of construction and furnishing of school-houses, and of modes of organization, gradation, and management of schools.
2. General study of facts and laws of mental and moral growth and action, and detailed consideration of modes of intellectual action, with special reference to correct methods of culture.
3. Principles of the science of education, and comparative and critical study of methods of teaching the various branches, with constant reference to the principles of education.
4. History of education in general outlines, in the most inter-

esting and fruitful reforms accomplished, and in the lives of educational reformers, as Comenius, Rousseau, Pestalozzi, Froebel.

Training.

1. Class recitations before the school, criticised as recitations by students and teachers.

2. Preparation of written analyses and plans of lessons, according to schemes and models previously explained and discussed, and criticisms of these by teachers and pupils.

3. (a) Teaching exercises before the classes and before the school. (b) Critical discussions of the exercises by students and by teachers. (c) Written statements of the results of the discussions, made by students in turn. These exercises are given to normal classes, or to classes from the training-schools, and are frequently assigned to a class or a section of a class to prepare, one of the number being designated, after the preparation, to give the exercise.

All the training stated in sections 1, 2, 3, is the work of normal school teachers exclusively, and is carried on in all normal school classes as a preparation for the subsequent teaching in the training schools.

4. Observation in the training schools, for the purpose of gaining a knowledge of their organization and management.

5. Teaching classes in the training-schools, under the instruction and direction of teachers and criticism of teachers and classmates, commencing with the lowest classes in each subject, and passing successively through the various grades.

6. Teaching certain selected subjects for a longer time, so as to obtain a better command of class work.

7. Taking charge of the instruction and management of several classes, or of a school, for a week or more at a time, so as to obtain a better command of the working of a school.

Results obtained in teaching are filed for reference.

In all practice the pupil-teacher is held responsible for discipline as well as instruction. Character and direction are given to the work of the training-schools by the instruction of the regular teachers, who are responsible for keeping them up to the highest standard. In assignments for practice-teaching, care is taken

that the regular order be not interrupted, and that the schools be at all times maintained on the footing of veritable model schools.

The development of skill in teaching is the practical aim and the immediate test of the character and value of the instruction given in the normal school.

The development of the work of the school has within a few years necessitated the increase of the number of teachers from six to thirteen. The following are the names of the

TEACHERS IN NORMAL-TRAINING SCHOOL.

CHARLES C. ROUNDS, PRINCIPAL,
Psychology, Pedagogy, School Organization, and Management.

JOHN A. RUSSELL,
Geography, History, History of Education, French.

JOHN A. AVERY,
Writing, Mathematics, Physics, Chemistry.

EMMA J. HANEY, *
English Language and Literature, Latin.

EMMA L. HACKER,
Physiology, Natural History.

KATE S. ROUNDS,
Drawing.

E. W. PEARSON,
Vocal Music.

MERLE S. GETCHELL,
Mathematics, History, Latin, in High School.

MARY E. HOUSTON,
English Language and Literature, Latin, Drawing, in High School.

MARY A. CONNOR,
Training School, 7th and 8th Years.

LILLIE M. THURSTON,
Training School, 5th and 6th Years.

MABEL L. FALL,
Training School, 3d and 4th Years.

CHRISTINE JACOBSEN, *
Training School, 1st and 2d Years.

* In 1894, Miss Haney took a position in a normal school in Wisconsin, and was succeeded by Miss Lillian M. Munger; Miss Jacobsen, after three years of valuable service, returned to her home in Nebraska, and was succeeded by Miss Lydia F. Willis.

Of these teachers, six are employed in the training schools. Assistance in instruction in the high school is also given by four of the teachers of the normal school.

The work of the training schools, in their present development, cannot be carried on without additional funds. The cost of instruction alone in the training schools is over \$4,000 a year, or more than twice the annual amount paid by the town of Plymouth. The average number belonging to the training schools for the school year 1893-'94 was 225; the total number of different pupils in attendance during the year was 248. The course of study now extends through twelve years, and the schools are in session thirty-eight weeks in a year. The average cost to the town of Plymouth *per capita*, per week, is very low compared with places maintaining equally good schools.

Plymouth has always shown a generous spirit toward its schools; it has always paid for their support all that it has been asked to pay. It wants the best; past history warrants the expectation that it will pay for it. The recent developments in the course have been made to test possibilities; there is now no doubt as to what is necessary in order to hold the line.

The annual appropriation for the normal school cannot be drawn upon for the support of the training schools to the present extent. At least \$1,000 must be released for the use of the normal school. Such instruction as is now given in the normal school must be paid for. All the faculty are teachers of superior education and of successful experience. It has been the case too long that the normal school has been but a stepping stone to more lucrative positions.

It is sometimes said that the training-school pupils suffer from being taught by pupil-teachers from the normal school. This statement I have never heard made by those who had taken pains to understand the conditions; while many who come to observe the working of this system, with expert knowledge gained in good schools, have at once perceived the rare good fortune of the children of Plymouth. Every room in the training school is in charge of a regular teacher. Pupil-teachers seldom give lessons to classes in the training schools

until they have had one year's preparation therefor in the normal school course. As a rule they give lessons in the training schools only three days in a week, the schools being under the entire control of the regular teachers for the other two days. The care taken in the preparation and progress of the work in training, to keep the schools up to the highest standard and to prevent interruption of the order of instruction given by the regular teachers, will be seen by reference to statements above under the head of *training*. Furthermore, a large proportion of the normal school students are teachers of experience before they enter the normal school. Pupil-teachers seldom give more than one lesson in a day in the training school, and they often expend more labor and time in the gathering of material, the collation of authorities, the provision of illustrations, the preparation of experiments, and the planning and arrangement of this one lesson, than many teachers expend on the preparation of a day's work. The children of the training school get a wider outlook, a broader culture, and more varied knowledge from the aid given by pupil-teachers than they could otherwise obtain. There is a constant pressure for the admission of pupils from other towns, and in some cases parents have made much sacrifice of means in the change of residence that their children might have the privileges of the training schools. It is rarely the case that a pupil from abroad is prepared to enter the class corresponding to his age.

Twelve years ago there was no high school department in the training school, and the course of study was unorganized beyond the fourth year. In the development of the course, and in the choice of methods, the constant aim has been to embody therein the elements of the best modern courses of study and types of school organization and management. This is demanded not only in justice to the pupils themselves, but that normal students may be prepared by their training for efficient and successful work in their profession.

Appreciation of the character of work done is shown by the fact that the demand made upon the school for teachers continues beyond the ability to supply. Calls come not only from various parts of our state, but from distant schools. Recently

an application was received from the Teachers' College in New York City. No teacher could be supplied. Occasionally, after the obligation to New Hampshire has been met, teachers go abroad, and they stand well the testing of wider fields; with few exceptions graduates of the school give all their teaching life to New Hampshire.

A normal school is a part of the public school system, and its success is largely dependent upon the character of that system. The school law of New Hampshire has never recognized a professional element in the prescribed examination of teachers, and in the last revision of the public statutes all provisions for the examination of teachers was struck out. New Hampshire now probably stands alone among all states and nations pretending to maintain a system of public education, in having no legal qualification for teachers. In order that the influence of the normal school may reach all parts of the state, a much higher standard of fitness must become general among teachers and school officers. By the establishment of a normal school the state declared long ago that teachers need professional education and training; it has never yet declared that any professional preparation whatever would be required.

In the World's fair of 1893, in Chicago, "the important exposition of schools of every degree was justly considered one of the most remarkable features."* No such educational exposition had ever before been seen on this continent, and the magnificent exhibits displayed by foreign countries showed their appreciation of the occasion. In this exposition the New Hampshire normal and training school made a very complete exhibit in all its departments.

"On wing frames and on the walls was displayed the work of pupils in the training school, in drawing, color, etc., from the kindergarten through the high school, and of all classes in the normal school. The normal school exhibit comprised the range of work in drawing which its pupils are trained to teach through the various grades of the training school, and a complete course of charcoal work from models. There were several frames of photographs of exterior and interior views of the school build-

* *Revue Internationale de l'Enseignement*, November, 1894.

ings, and of pupil's work in clay modeling. The written work of pupils was bound in volumes, showing the course and methods of instruction in the various branches of study throughout the training and normal school courses, and also illustrating by papers and by plans of lessons the methods of professional instruction and training in teaching adopted in the normal school."*

Great care was taken by selection of subjects and arrangement of material, to show the actual working of all the schools. The first drafts of papers were shown, with the marks of the teachers, and without correction.

The educational exhibits were examined by a board of judges especially selected for this work from various states of the Union and from foreign countries. Hon. J. H. Shinn, state superintendent of schools in Arkansas, was assigned to the normal school exhibit. He became much interested in it, and gave it a very careful and critical examination. The exhibit received a medal and diploma. I have received the following official announcement of the points of special excellence in the exhibit :

WORLD'S COLUMBIAN COMMISSION.

EXECUTIVE COMMITTEE ON AWARDS.

John Boyd Thacher, *Chairman*, Albany, N. Y.

W. J. Sewell, New Jersey.

A. T. Britton, District Columbia.

A. B. Andrews, North Carolina.

B. B. Smalley, *Ex-Officio Member*, Burlington, Vt.

BUREAU: Pacific Building, 622 F St., Washington, D. C.

WASHINGTON, D. C., June 20, 1894.

DEAR SIR: I herewith inclose you an official copy of your Award which, in due time, will be inscribed in the Diploma and forwarded to your present address, unless otherwise indicated by you.

Yours,

JOHN BOYD THACHER,

Chairman Executive Committee on Awards

* From "New Hampshire at the World's Fair," New England Magazine, April, 1894.

UNITED STATES.

A.

14945

DEPARTMENT L.—LIBERAL ARTS.

Exhibitor, State Normal School. *Address*, Plymouth, N. H.*Group*, 149. *Class*, 852.*Exhibit*, Pupils' Work.

AWARD.

Development of teachers by practice with pupils, guided by competent instruction regularly given.

Persistent efforts to put the spirit of true science teaching into the schools of the country, through pupils trained to this end.

The union of kindergarten with primary work; model language forms and moral teaching.

General excellence in original plan of practice school, conscientious devotion to truth and diligent effort at proper teaching in color, form, shading, construction, decoration, design, and models; marked efficiency of the teacher-pupils who adhere to its work.

[Signed]

JOSIAH H. SHINN,

Individual Judge.

Approved: K. BUENZ,

President Departmental Committee.

Approved: JOHN BOYD THACHER,

*Chairman Executive Committee on Awards.**Copyist*, M. P. B.*Date*, June 13, 1894.

Subject to change of grammatical and typewritten inaccuracies.

The subjoined statement is from a letter written by the commissioner in charge of one of the largest and best state educational exhibits, a gentleman who is himself an expert of the highest authority in educational matters, and who was on duty at Chicago throughout the entire period of the exposition.

July 24, 1894.

* * * * *

I am glad Mr. Shinn gave you so good a report. Of course I knew you deserved it, and I knew his care and ability to judge, but I was not so sure of his judgment getting through the mill and appearing in good form. It is as satisfactory a statement as I have seen.

The first sentence, "development of teachers by practice with pupils,

guided by competent instruction regularly given," must be our Normal School watchword for the next decade. You have the noblest opportunity in the country for the model Normal School (not to insinuate that you do not have that school now). A full course of professional study, and a full course of professional practice, including high school grades, are golden means in these stirring days.

* * *

After the exhibit had been packed up for return to the school, I received the following letter:

CHICAGO, October 28, 1893.

Dr. C. C. Rounds,

Pres. New Hampshire State Normal School:

MY DEAR SIR: We earnestly request your coöperation in organizing the Educational Museum whose plan and purpose are set forth in the pages following.

A careful examination of your exhibit in the Educational Department of the Exposition here shows a quantity of work worthy of special study by teachers and others interested in education and in methods of teaching.

We should be pleased to have your entire exhibit; but if you cannot donate all of it, will you give as much of it as will illustrate methods of instruction and of training in as many subjects as possible (including Vol. 7, or a duplicate of these papers).*

Very respectfully,

EDWARD BROOKS,

Superintendent of Public Schools, Philadelphia.

Per EDGAR SINGER,

Assistant Superintendent.

At the request of Mr. B. Buisson, a member of the French Commission to the Exposition, photographs—exterior and interior views—of our buildings, with representative selections from the work of the pupils as shown in our exhibit, have been sent to him for use in a work which he is preparing on the educational department of the exposition. Mr. Buisson wrote the report to the French government on the educational exhibit at New Orleans, some years since, and was one of the jurors at the French exposition in 1889. He was formerly connected with

* Vol. 7 contained the work in Natural History, consisting of drawings and papers.

the department of public instruction in France, and is now president of a college and normal school at Tunis, which, as a province of France, shares the benefits of the admirable French school system. I insert a copy of the letter acknowledging the receipt of our contribution.

REGENCE DE TUNIS,
DIRECTION DE L'ENSEIGNEMENT,
COLLEGE ALAOUÏ—ECOLE NORMALE,
4 August, 1894.

DEAR MR. ROUNDS: I feel very thankful to you for your great kindness in sending me the beautiful papers of your college. I hope to make good use of them. I regret very much that I have not yet gathered the greater part of the other work promised. It is only to-day that I have learned of the departure from Chicago of the bulk of the documents which I had gathered myself and left to the care of the French Commission there.

I cherish the recollection of our congress [on education] and especially of the hours spent with you. I was sorry not to be able to avail myself of your very kind invitation, but I came home through Canada and by the Allan line direct from Quebec to Liverpool.

Believe me very truly and thankfully yours,

B. BUISSON,
Directeur du College Alaoui.

At the middle of the year the services of Mr. E. W. Pearson, director of music in the schools at Nashua, were secured for one day each week. His instruction and supervision of the work in music, in all grades of the training and normal schools, has proved helpful in the highest degree. We hope, at the end of a year, to have such a course worked out for each class, and to have methods of instruction so well understood, that graduates from the school will be able to make a better way in teaching vocal music widely known.

There have been several special students in drawing during the year, who have taken the course especially to prepare for teaching. Their work has been very successful. There are other lines of work for which the equipment of the school might be of equal profit to special students.

For two successive years summer schools of methods have

been conducted in the normal school-house. The advantages offered by the school-house and its library and apparatus have proved of great advantage to the teachers present, and largely increased attendance in 1894 proves that the school meets a clearly perceived necessity.

A reunion of graduates of the normal school was held this year in connection with the summer school. A large number were present, representing the classes of many years. An excellent order of exercises was successfully carried out, and at Music hall in the evening a large audience enjoyed an artistic entertainment given by Miss Gertrude I. McQuesten, of the Boston School of Oratory and New England Conservatory of Music, a graduate of the normal school in the class of 1883.

The Alumni Association was strengthened, and interest in the school and confidence in its future success were increased.

In the results attained the year has been one of the most successful. Teachers have brought to their work a high order of ability and devotion, and the earnestness of pupils deserves the warmest praise. Pupils are here for a professional purpose, and they spare no effort for its worthy accomplishment. The number of graduates during the year was thirty-one per cent. of the total number in attendance—a ratio very seldom attained in normal schools.

The wisdom of the construction and furnishing of Normal hall on the plans adopted has been amply confirmed by three years' trial. It has furnished a pleasant and healthful home to pupils and teachers, and has been an efficient factor in the success of the school.

The school-house, in its plan and equipment, is admired by all who visit it, and some of the ablest teachers and superintendents have given it unqualified commendation.

I would call your attention to some suggestions for future improvements, and to some immediate necessities.

No manual training is as yet in our course except as it is given in drawing and modeling. Training to expertness in the use of simple tools has become an established element in modern education, and is defended on grounds of discipline as well as of utility. Three well lighted rooms in the base-

ment of the school-house are left to be fitted to manual training and laboratory uses, and it is to be desired that hope be not much longer deferred.

There is universal necessity for thorough physical training. Such exercises as can be taken in the school room do not suffice for normal school students; these should be supplemented by exercise in a well appointed gymnasium. Meanwhile there is great need for expert direction of, and training in, the physical exercises of the school-room. Arrangements could be made with an accomplished teacher of gymnastics, on terms similar to those made with Mr. Pearson, the supervisor of music.

The school grounds, or a part of them at least, can be put to better use. School gardens have long been common abroad, and they are now in some countries nearly universal. I have seen a beautiful flower garden on the roof of a London school-house, because there was no room for it on the ground. In all the normal schools of France the principles of agriculture and horticulture are taught in theory and practice, and the graduate goes out to his work in the garden as well as in the school-room, and takes with him plants which he has himself tended. A recent report says there are many places in France in which the wealth of the community has been decidedly increased through the knowledge of improved methods of cultivation illustrated by the teacher in the garden. If we may not expect so long a step in advance, a part of the grounds at least should be put into a botanical garden in which pupils of the normal-training school may study the life of plants growing under their care, not as imprisoned in the school-room in tin and wooden cells, but at home under the sky; and to which the various species of our native trees may be transplanted, not merely for beauty, but for botanical study as well. People cross the sea to admire the Kew Gardens and the Jardin de Plantes, and wonder why children as they grow up flee to the city from the beauties and uses of a nature which they have never been taught to know and to love. By this treatment we should have, in place of the unfenced neglect of a village common, an increasing beauty which would be "a joy forever."

These are some present necessities which demand consideration.

Increased draft in the ventilating flues at the school-house is needed. There should be stand-pipes in both buildings, with hose attached on each floor. There should be some changes in the location of water-pipes in the school-house, to remove the danger of freezing. It will soon be necessary to make some change in piping in the chemical laboratory.

Some of the rooms at Normal Hall can not be warmed for use in cold weather with the present arrangement of heating apparatus. These rooms are likely to be needed next term. The necessities for *completing* the furnishing and equipment of Normal Hall remain, and even become more urgent from term to term. These have been fully explained, and some of them at least have been referred to a committee for action, but no action has been taken.

My report of last year was mainly restricted to one topic of prime importance in the future development of the normal school; the purpose of this report has been to set forth clearly the school which now is—its character, its aim, its work,—to point out some of its limitations and the lines on which progress must be made, and to call attention to present necessities. So long as the world moves, methods and courses of instruction must be in a constant state of evolution and development. The normal school should be found in the foremost line of advance, for its pupils are to train for the coming generation; yet it too often labors under the disadvantage of dependence upon a support which is not granted until after the necessity becomes urgent. Throughout Christendom these are years of an educational renaissance. The awakening which is coming to so many points in our state must spread throughout our borders. In this work the normal school has a large responsibility; with a perfected school system it can do much, without it, also much, but not so much by far.

Respectfully submitted:

CHARLES C. ROUNDS.

Industrial School of the State of New
Hampshire.

ANNUAL REPORTS

OF THE

Trustees, Superintendent, and Treasurer,

TO THE

GOVERNOR AND COUNCIL,

JANUARY, 1895.

VOLUME I. . . . PART V.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1895

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OFFICERS.

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SUPERINTENDENT AND TREASURER.

JOHN C. RAY.

MATRON.

Mrs. JOHN C. RAY.

TEACHERS.

Miss B. F. SCOVILLE.

Miss EMMA GUTTERSON.



TRUSTEES' REPORT.

In submitting the annual report of the Board of Trustees for the year ending October 1, 1894, it is a pleasure to say that the progress of the Industrial school has been marked and successful. Founded originally for the benefit of those who, as a rule, are the victims of circumstances, it has been conducted in that spirit to the present time, and it is gratifying to be able to say that its management, considering the various creeds and nationalities represented in its inmates, has been characterized by a tolerance so broad and liberal that not even a whisper of a complaint to the contrary has ever been heard. From the report of the superintendent which follows it will be seen that the number of inmates of the school on September 30, 1894, was one hundred and thirty-one, which was an increase of thirty over the number reported as inmates on the corresponding date for the previous year. The number discharged during the year was forty-three, making the whole number in the school for 1894, one hundred and seventy-four. The standing of the pupils in their studies can be found in the same report, and it is but just to say of the superintendent and teachers that this department of the institution will not suffer by comparison with any school in the city or state. The large attendance at the annual examinations speaks well for the interest taken in the school by the citizens of Manchester and vicinity. Many of those who were present will bear witness to the truth of the statement made, for all were impressed with the prompt answers, as well as the good behavior of the pupils. The total number committed to the institution since its foundation was one thousand, six hundred and sixteen. From the information secured, it is safe to say that the greater part have been redeemed from a life of vice,

or crime, or from both. It is not infrequent for some of the trustees who have served on the board for a number of years, to be accosted by young men who are not ashamed to acknowledge that they had been in the Industrial school, and glad to give testimony of the good it had done them.

Very often their words are endorsed by humane men and women who, aware of the circumstances, have, in a true Christian spirit, done all in their power to aid them and to advance their interests.

The cash value of the products of the farm for the year was \$3,747.50, and the inventory of property, other than real estate, was \$11,262.

Cash balance in the hands of Treasurer Oct. 1, 1893	\$1,546.07
Year's receipts	20,325.29
Total receipts	\$21,871.36
Entire expenditures	19,086.79
Cash balance Oct. 31, 1894	\$2,784.57
Bills receivable, less bills payable	2,916.00
Available balance, Oct. 31, 1894	\$5,700.57

The buildings are in good condition, the necessary repairs having been attended to, and they are well insured. Among the improvements made during the year was the purchase of a new 60 horse-power boiler which was paid for from a special appropriation made by the legislature of 1891. This was badly needed as the further continued use of the old one was a source of anxiety, as well as of danger. The latter has been properly inspected and carefully repaired, and will be ready for temporary use in an emergency. A new reservoir has also been built and connected with the old one, thus supplying a reliable quantity of good water. Electric lights have been introduced during the past year in place of those produced by kerosene oil; the expense thereby will not, in the estimation of the superintendent, be greatly increased, while they are a great deal more convenient, and for obvious reasons, much safer. The depression of all kinds of business for some time past, extended to the industrial portion of the institution, lessening the receipts to some extent; but what was lost in the shop, was gained

in the school-room and on the farm, where the boys, from practical experience acquired a knowledge of certain essential principles of agriculture that they can put to good use hereafter, if inclined to earn their bread on the farm. It is well to say here that while the educational and industrial interests of the inmates have been carefully looked after, their religious training has not been neglected. Services have been held every Sunday under the direction of the Woman's Christian Temperance Union, and to those of the Catholic faith, instructions are given monthly by clergymen of that church. This feature of the management of the school speaks volumes for the superintendent and his good wife, for its effect is plainly manifest in the conduct of the inmates which is, as a rule, creditable to the school and to the state. The kind, motherly rule of the matron can be plainly seen in the manners as well as in the dress of the girls, and the relations between the boys and the superintendent are in the same line, for justice tempered with mercy seems to be his motto. It is but just to the teachers who are associated with them to state that their work is plainly manifest, not only in the manners but in the progress of the pupils. The institution met with a severe loss during the past year in the person of Hon. Daniel W. Johnson of Claremont, who died April 22, 1894. He was a member of the Board of Trustees for a great many years, and was one of its most faithful members, being a regular attendant at the quarterly meetings, and had ever taken a warm interest in its welfare.

In conclusion, we have no hesitation in commending to your Excellency and to the Honorable Council, the careful management of the state Industrial school as evinced in the report of the superintendent, and in the condition of the buildings and the farm attached thereto, and we can with truth repeat the words of the Hon. Daniel Clark, uttered ten years ago, when we take occasion to express publicly our "thanks to the superintendent and matron for their efficient and faithful services, acknowledging that the present prosperity, success, and standing of the institution are largely due to them."

JOHN C. LINEHAN,

Secretary.

REPORT

OF THE

SUPERINTENDENT AND TREASURER.

*To His Excellency the Governor, the Honorable Council, and the
Honorable Board of Trustees:*

Whole number committed to the institution since its com- mencement	1,616
Number in school October 1, 1893	101
Whole number in school during the year	174
Number discharged at expiration of sentence	27
“ on probation	8
honorably discharged	8
in school September 30, 1894	131
Average detention of those discharged	2

PARENTAGE.

American	36
Irish	48
French	41
English	1
Russian	1
Negro	4

HOW COMMITTED.

Number committed by supreme court	17
police court	78
justice of peace	33
parents and guardians	3

TERM OF COMMITMENT.

During minority	34
For the term of 6 years	4
5 "	19
4½ "	1
4 "	7
3½ "	1
3 "	36
2 "	11
1 " 1 day	1
1 "	16
Until 12	1

OFFENCE.

For stealing	64
breaking and entering	14
stubbornness, idleness, and disobedience	31
truancy	7
assault	3
malicious mischief	5
lewdness	2
stealing horse	2
vagrancy	2
defrauding	1

AGE WHEN COMMITTED.

At the age of 7 years	1
8 "	2
9 "	7
10 "	7
11 "	13
12 "	18
13 "	16
14 "	20
15 "	20
16 "	27

PRESENT STANDING OF PUPILS IN SCHOOL.

Reading.

	Boys.	Girls.
Reading in English History	11	
United States History	23	5
Fourth Reader	25	8
Third Reader	17	3
Second Reader	20	
First Reader	16	3

Writing.

Instructed in penmanship	112	19
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Arithmetic.

Studying percentage	12	2
fractions	32	4
division	24	6
mental arithmetic	34	7

Algebra.

Studying Algebra	8	
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Geography.

Studying Manual of Geography	18	4
Elementary Geography	42	8

Grammar.

Studying Lessons in English	25	5
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History.

Studying History of United States	23	5
First Book in History	25	8

Physiology.

Studying Physiology	12	3
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FARM.

The products of the farm are as follows :

125 tons of hay	\$1,625.00
40 " corn fodder	160.00
550 bushels potatoes	225.00
150 " ears of corn	50.00
190 " carrots	60.00
30 " green peas	25.00
100 " green beans	25.00
55 " cucumbers	15.00
75 " tomatoes	15.00
190 " sweet corn ears	110.00
85 " turnips	8.50
97 " beets	25.00
2,000 heads cabbage	40.00
2,850 pounds pork	200.00
200 heads celery	10.00
1 ton squash	20.00
75 quarts strawberries	8.00
150 barrels apples	100.00
20 bushels onions	10.00
15 " parsnips	5.00
Lettuce, radishes, etc.	11.00
29,200 quarts milk	1,000.00

INVENTORY OF PROPERTY.

2 grade cows	\$150.00
20 Devon cows	350.00
3 Devon heifer calves	60.00
3 one year old Devon heifers	50.00
1 two year old Devon bull calf	25.00
12 swine	250.00
4 horses	500.00

HAY, PROVISIONS, ETC.

115 tons hay	\$1,500.00
300 bushels potatoes	125.00

25 barrels flour	125.00
Pork	50.00
Kerosene	10.00
Sugar, tea, coffee, molasses, salt, spices, etc. .	175.00
Wood	100.00

BOYS' DINING ROOM AND COOK ROOM.

Cooking stove and baker	\$12.00
Crockery, knives forks, iron and tin ware . .	60.00
120 chairs	25.00
Tables and table covers	40.00
Bread-trough, meat-cutter, clock, etc. . . .	10.00
Movable closets, lamps and lanterns	10.00

FAMILY DINING ROOM AND COOK ROOM.

Franconia range and furniture	\$120.00
Creamery	25.00
Refrigerators	20.00
Dining tables and chairs	40.00
Crockery, knives, forks, tins, etc.	50.00

CHAIR SHOP.

Work stands	\$130.00
Clock	2.00

CARPENTER SHOP.

Lathe, carpenters' tools, benches, etc. . . .	\$120.00
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HOSIERY MILL.

Knitting machines, etc., and engine	\$1,000.00
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SHOE SHOP.

Shoes, leather, and findings	\$50.00
Lasts, tools, benches	8.00

GIRLS' SEWING ROOM.

Work table and cover	\$8.00
Chairs and lounges	20.00
Buttons, needles, thread, etc.	5.00
Cloth on hand	75.00
Boys' and girls' clothing	800.00
Sewing machines	75.00

CARRIAGES, WAGONS, AND FARMING UTENSILS.

1 carriage	\$150.00
Carryall	50.00
Rack wagon	12.00
2 horse carts	60.00
2 farm wagons	50.00
2 two-horse wagons	60.00
1 ox cart	35.00
1 express wagon	35.00
3 buggies	150.00
1 large spring wagon	20.00
1 six-horse barge	150.00
2 sleighs	90.00
4 horse sleds	100.00
Harnesses, robes	250.00
Stone drags, wheelbarrows, grindstone, seed sowers	30.00
10 plows, 5 harrows, 2 cultivators	100.00
Kemp manure spreader	100.00
Iron bars, manure forks, scythes, snaths	12.00
Hay cutter, shovels, spades, hoes, picks	40.00
2 mowing machines	100.00
Cart wheels, whiffle-trees, eveners, chains	25.00
2 platform scales, hay scales, beams, ropes, and blocks	40.00
Horse rake and tedder, axes, saws, ox-yokes	50.00
Pitch-forks, rakes, drills, wedges, stone-hammer	10.00
Ladders, piping tools, grain and meal chests	50.00
1 horse power ensilage cutter, circular saw and frame	100.00

SLEEPING HALLS.

Bedsteads and bedding	\$1,000.00
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SCHOOL ROOMS.

Settees, desks, chairs	\$500.00
Blackboards, clock, lamps and hangings	30.00
School books and slates	60.00
Book-case and library books	100.00
Cabinet organ	25.00
House plants	25.00

OFFICE AND LIBRARY.

Tables, chairs, lounge, desks, safe	\$175.00
Books and book-cases	250.00
Stationery and stamps	15.00
Fire extinguishers, fire-escape	100.00
Clock, hanging lamps	35.00

OFFICERS' ROOMS AND GUEST CHAMBER.

Furniture, beds, and bedding	\$550.00
12 wardrobes	80.00

RECEPTION ROOM.

Carpets, curtains, tables, sofas, chairs	\$200.00
Lamps, cabinets, book-cases, books	75.00

DETAILED ACCOUNT OF CASH RECEIVED FROM
OCTOBER 1, 1893, TO OCTOBER 1, 1894.

1893.

Oct. 1.	From State Treasurer, quarterly appropriation	\$1,500.00
2.	Lakeport, for board	19.50
	A. A. Lawrence, "	19.50
4.	Manchester, "	407.57
5.	Dover, "	24.00
	Belknap county, "	142.00
	Strafford county, "	78.00
6.	Newbury, "	19.50
	Nashua, "	203.57
	Mrs. J. J. Tracy, "	9.00
	Merrimack county, "	362.57
7.	Cheshire county, "	58.50
	Hanover, "	19.50
9.	Portsmouth, "	34.07
11.	Danville, "	19.50
	Bradford, "	39.00

Oct. 12.	From Rockingham county,	" . .	73.50
16.	Franklin,	" . .	58.50
	Hillsborough county,	" . .	108.00
	Wolfeborough,	" . .	97.50
17.	Dover,	" . .	39.00
19.	Carroll county,	" . .	39.00
Nov. 1.	Grafton county,	" . .	80.14
2.	S. B. Hope, for milk . . . .		.24
4.	Laconia, for board		19.50
6.	Pittsfield, "		39.00
10.	Littleton, "		19.50
11.	New Ipswich Benevolent Society . .		1.00
13.	Exeter, for board		39.00
	O. Whitney & Co., for chair work . .		199.20
18.	State Treasurer, extra appropriation .		2,000.00
20.	L. S. Patterson, for chair work . .		92.04
23.	Mrs. Alta Brown, for board . .		1.50
24.	E. K. Rowell, for pigs		15.00
Dec. 2.	Mrs. Alta Brown, for board . .		3.00
7.	Campton, "		39.00
	Newport, "		31.50
19.	Somersworth, "		19.50
25.	Mrs. Alta Brown, "		7.50
30.	York Market Co., for cabbage . .		5.34
	I. C. Merrill, for beef		2.78
	N. S. Brooks, for wood		14.50
	James Orrill, for hay		10.07
1894.			
Jan. 1.	State Treasurer, quarterly appropriation		1,500.00
	Sale of hay		12.00
	Interest on James McKean Wilkins fund		140.00
2.	L. S. Patterson, for chair work . .		251.79
6.	Sullivan county, for board . .		39.00
	A. A. Lawrence, "		19.50
	Danville, "		19.50
	Lakeport, "		19.50
8.	Hanover, "		19.50

Jan. 10.	From Mrs. J. J. Tracy,	" . .	19.50
	Exeter,	" . .	39.00
	Hillsborough county,	" . .	78.00
	Newbury,	" . .	19.50
	Grafton county,	" . .	72.00
11.	Manchester,	" . .	479.56
12.	Hillsborough,	" . .	54.43
	Carroll county,	" . .	49.50
14.	Strafford county,	" . .	78.00
16.	Somersworth,	" . .	19.50
17.	Belknap county,	" . .	117.00
	Littleton,	" . .	19.50
19.	Wilton,	" . .	55.93
20.	Cheshire county,	" . .	58.50
	Nashua,	" . .	256.50
25.	Rockingham county,	" . .	58.50
	Mrs. Alta Brown,	" . .	4.50
26.	Wolfeborough,	" . .	108.00
Feb. 1.	Horace O. Chase, for use of pasture .		60.00
3.	Pittsfield, for board		39.00
	E. C. & R. L. Shirley, for drawing wood		106.00
7.	Portsmouth, for board . .		19.50
	Franconia, " . .		31.50
13.	Laconia, " . .		19.50
14.	Mrs. Alta Brown, " . .		3.00
	Rochester, " . .		3.00
19.	Bethlehem, " . .		39.00
22.	Epping, " . .		78.00
23.	Bradford, " . .		19.50
26.	Dover, " . .		54.43
28.	Mrs. Alta Brown, " . .		3.00
Mar. 2.	Merrimack county, " . .		138.64
5.	L. S. Patterson, chair work . .		35.20
13.	Mrs. Alta Brown, for board . .		3.00
14.	L. S. Patterson, for chair work . .		78.10
22.	Wakefield, for board		19.50
26.	L. S. Patterson, for chair work . .		64.24

Mar. 27.	From Mrs. Alta Brown, for board . . .	\$3.00
28.	Ex-Gov. Fred'k Smyth's memorial fund	16.16
	Interest on Miss Louise Penhallow fund	41.07
29.	Welcome Jencks, for hay . . .	16.74
31.	I. C. Merrill, for ham . . .	.60
Apr. 1.	State treasurer, quarterly appropriation	1,500.00
3.	A. A. Lawrence, for board . . .	19.50
	Hanover, " . . .	4.50
	Lakeport, " . . .	19.50
	Mrs. J. J. Tracy, " . . .	19.50
4.	Cheshire county, " . . .	81.43
5.	Rochester, for board . . .	19.50
6.	Strafford county, " . . .	69.00
	Grafton county, " . . .	58.50
	W. W. Barrett, for hay . . .	14.00
9.	Newbury, for board . . .	19.50
	Bradford, " . . .	19.50
	Littleton, " . . .	19.50
10.	Dover, " . . .	58.50
	Sullivan county, " . . .	39.00
	Mrs. Alta Brown, " . . .	3.00
11.	Merrimack county, " . . .	124.50
	Belknap county, " . . .	117.00
12.	Hillsborough county " . . .	189.00
	Geo. C. Lord, for hay . . .	17.86
13.	J. B. Bickford, " . . .	21.85
14.	Manchester, for board . . .	611.35
16.	Rockingham county, " . . .	78.00
	Franconia, " . . .	19.50
17.	Portsmouth, " . . .	31.50
18.	Nashua, " . . .	207.00
21.	Wolfeborough, " . . .	19.50
	Somersworth, " . . .	25.50
26.	Mrs. Alta Brown, " . . .	3.00
30.	Franklin, " . . .	84.00
	N. G. Johnson, " . . .	14.00
	Mrs. Nathaniel White, for inmates .	12.00
May 1.	Exeter, for board . . .	39.00

May 4.	From Laconia,	for board	.	.	\$19.50
11.	Mrs. Alta Brown,	"	.	.	3.00
	Campton,	"	.	.	39.00
12.	J. H. Moore, for pig	.	.	.	5.00
18.	Carroll county, for board	.	.	.	156.00
19.	Sale of hay	.	.	.	11.00
22.	Mrs. Alta Brown, for board	.	.	.	3.00
June 2.	N. G. Johnson,	"	.	:	14.00
5.	Dr. L. M. French, for hay	.	.	.	55.33
12.	J. Fullerton,	"	.	.	10.00
15.	Mrs. Alta Brown, for board	.	.	.	3.00
	Sale of cream	.	.	.	.30
28.	Mrs. Alta Brown, for board	.	.	.	3.00
30.	N. S. Brooks, for wood	.	.	.	3.50
	W. W. Barrett, for hay	.	.	.	18.54
	Manchester Stocking Co., for labor	.	.	.	496.05
	Manchester, for labor on highway	.	.	.	103.00
July 1.	State treasurer, quarterly appropriation				1,500.00
3.	Wilton,	for board	.	.	39.00
	Manchester,	"	.	.	703.93
4.	Colebrook,	"	.	.	15.00
	Belknap county,	"	.	.	101.57
	Mrs. J. J. Tracy,	"	.	.	19.50
5.	Lakeport,	"	.	.	19.50
	N. G. Johnson,	"	.	.	17.50
	Wakefield,	"	.	.	39.00
6.	Grafton county,	"	.	.	58.50
7.	Sullivan county,	"	.	.	63.42
	Cheshire county,	"	.	.	78.00
	Dover,	"	.	.	34.29
10.	A. A. Lawrence,	"	.	.	19.50
	Bethlehem,	"	.	.	39.00
	Keene,	"	.	.	15.00
	Wolfeborough,	"	.	.	19.50
	Nashua,	"	.	.	189.42
11.	Rockingham county,	"	.	.	44.57
12.	Rochester,	"	.	.	19.50
13.	Strafford county,	"	.	.	78.00

July 14.	From Newbury, for board	\$19.50
	S. L. Flanders, for drawing wood	21.00
	Mrs. Alta Brown, for board	3.00
15.	Franconia, "	19.50
16.	Hillsborough county, "	145.50
18.	Somersworth, "	19.50
19.	Littleton, "	3.86
24.	Portsmouth, "	50.57
27.	O. Whitney & Co., chairwork	69.67
28.	W. F. Whitney, "	267.97
	Manchester, labor on highway	88.50
31.	Carroll county, for board	122.57
Aug. 1.	Laconia, "	28.29
9.	Mrs. Alta Brown, "	3.00
10.	N. G. Johnson, "	17.50
18.	Cheshire county, "	20.78
28.	Mrs. Alta Brown, "	3.00
30.	Interest on Jas. McKean Wilkins fund.	70.00
	Merrimack county, for board	229.50
Sept. 1.	L. H. Wilson, interest on Moody Kent fund	79.50
12.	Mrs. Alta Brown, for board	3.00
18.	D. Ready, for milk	.75
21.	Sale of apples	1.45
29.	Carl E. York, for apples	.87
	I. C. Merrill, for beef	2.45
	Geo. R. Brown, for wood and beef	5.00
	Manchester Stocking Co., for labor	846.60
	Manchester, for labor on highway	35.00

DETAILED ACCOUNT OF CASH PAID.

POST-OFFICE.

1893.

For box-rent from Oct. 1, 1893, to Oct. 1,	
1894, \$6.00; 1 key, 25c	\$6.25

JAMES BRIGGS.

Oct. 2. For 2 strainer pails	\$1.40
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1894.

Aug. 2.	4 bean pots, \$1.85; 3 window	
	screens, \$1.20; 3 oilers, 80c	3.85
		<hr/>
		\$5.25

S. S. JOY.

1893.

Oct. 14. For 1 compound lever jack	\$2.00
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SHIRLEY & RAY.

1893.

Oct. 17. For 131 cords wood	\$458.50
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1894.

Apr. 19.	173 $\frac{7}{8}$ cords wood	608.59
Mar. 29.	171 cords wood	598.50
		<hr/>
		\$1,665.59

E. C. BRIGGS.

For shoeing horses from Sept. 4 to Dec. 4,	
1893	\$13.11

C. A. TREFETHEN.

1893.

Nov. 3. For repairing clock	\$1.00
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WOMAN'S CHRISTIAN TEMPERANCE UNION.

For supplying Sunday services 1 year, \$150;	
catechisms, \$3.00	\$153.00

WESTERN UNION TELEGRAPH CO.

For telegrams to Nov. 9, 1893 . . .	\$2.52
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ALONZO ELLIOTT & CO.

1893.

Oct. 12. For insurance on buildings . . .	\$89.50
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L. W. HAMMOND.

Nov. 8. For 10 bbls. apples	\$35.00
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D. W. BILL.

Nov. 6. For 5 bbls. apples, \$12.25 ; 10 gals. boiled cider, \$5.00 ; freight, 25c	\$17.50
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1894.

Apr. 17. 48 gals. maple syrup, \$43.20 ; 1 bbl., \$1.25	44.45	
	<hr/>	\$61.95

DODGE & LAING.

1893.

Nov. 28. For 153 lbs. turkey, \$26.01 ; 47 lbs. chicken, \$7.52	\$33.53
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1894.

Mar. 23. 1 case eggs	7.35	
	<hr/>	\$40.88

W. A. HOLMES & CO.

1893.

Nov. 15. For 15 lbs. coffee, \$4.65 ; 20 lbs. raisins, \$1.70 ; 6 lbs. cas- sia, 96c	\$7.31	
2 bags salt, \$1.40 ; 1 bbl. sugar, \$10.22 ; 1 bu. beans, \$2.40	14.02	
	<hr/>	\$21.33

HENRY W. PARKER.

Oct. 5.	For 54½ bbls. flour . . .	\$263.65	
1894.			
Jan. 13.	53 bbls. flour, \$246.25; box soap, \$7.00; bag salt, 95c	254.20	
July 18.	75 bbls. flour . . .	333.75	
		<hr/>	\$851.60

C. H. THAYER & CO.

1893.			
Dec. 7.	For 26 prs. shoes, \$38.00; 12 prs. rubbers, \$3.60 . . .	\$41.60	
1894.			
Feb. 15.	3 prs. rubber boots, \$8.25; 13 prs. boots, \$19.25 .	27.50	
Apr. 13.	100 prs. shoes, \$101.85; 3 shoe brushes, 50c; lacings, 50c; doz. blacking, 30c .	103.15	
		<hr/>	\$172.25

JAMES B. DAY.

1893.			
July 20.	For 21 days' labor haying . . .	\$41.00	

WHEELER & DENYON.

1893.			
Dec. 19.	For clipping 4 horses . . .	\$8.00	

W. W. BARRETT.

1893.			
Dec. 9.	For drawing 49¼ cords wood from Dunbarton . . .	\$86.50	
Nov. 9.	47 bbls. apples, \$117.50; 436 lbs. beef, \$30.52; 37½ cords wood, \$45.75 .	193.77	
	pasturing young cattle .	45.00	
		<hr/>	\$825.27

A. G. GRENIER.

1893.			
Dec. 29.	For 14¾ lbs. turkey . . .	\$2.52	

UNION PUBLISHING COMPANY.

	For <i>Daily Union</i> from June 1, 1893, to July 1, 1894	\$6.50	
Apr. 14.	advertising annual examina- tion	4.48	
		<hr/>	\$10.98

FLEISCHMAN & CO.

	For 157½ lbs. yeast from Oct. 1, 1893, to Sept. 27, 1894	\$55.17
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AMERICAN BOOK CO.

1893.			
Nov. 9.	For 24 readers, 10 doz. writing books, 54 histories	\$50.31	
1894.			
Feb. 15.	10 doz. writing books, \$7.68 ; 1 philosophy, 72c	8.40	
Sept. 11.	50 spellers, \$8.00 ; 50 read- ers, \$15.08 ; popular sci- ence, 60c ; geology, 28c	23.96	
		<hr/>	\$81.67

H. H. GERWARD.

	For shoeing horses from Sept. 19, 1893, to Feb. 28, 1894	\$25.31
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JAMES ORRILL.

1893.			
Dec. 30.	For honing razors 2 yrs.	\$2.75	

NEW ENGLAND TELEPHONE & TELEGRAPH CO.

	For telephone rental and service from Oct. 1, 1893, to Oct. 1, 1894	\$55.41
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JOHN E. TOWLE CO.

1893.			
Nov. 3.	For 46 lbs. lard	\$4.83	

1894.

Mar. 23.	For 218 lbs. ham, \$21.80 ; basket, \$1.00 ; 6 pork bbls., \$3.00	\$25.80
Apr. 16.	90 lbs. ham, \$9.90 ; 3 pork bbls., \$1.50	11.40
July 9.	100 lbs. ham	13.00
		<hr/>
		\$55.03

N. J. WHALEN.

1893.

Dec. 19.	For 2 trunks	\$4.50
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D. W. ANDERSON.

1893.

Dec. 24.	For 31 lbs. turkey	\$6.20
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CHAS. A. HOITT & CO.

1893.

Dec. 6.	For 4 doz. mugs, \$2.72 ; 1 lamp, \$3.50 ; wick, 10c ; 4 $\frac{2}{12}$ doz. chimneys, \$3.65	\$9.97
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1894.

Feb. 21.	2 $\frac{1}{2}$ doz. chimneys	1.49
Apr. 10.	3 chimneys, 60c ; 12 pitchers, \$3.50	4.10
Sept. 13.	1 shade frame, 40c ; 8 chimneys, \$1.30 ; 3 doz. Mason jars, \$4.50	6.20
		<hr/>
		\$21.76

PUBLIC MARKET & PACKING CO.

1893.

Oct. 6.	For 4 lbs. steak, 80c ; grapes, \$1.14 ; oysters, 20c	\$2.14
Dec. 5.	40 $\frac{1}{2}$ lbs. turkey, \$5.51 ; cran- berries, 30c	5.81

1894.

Jan. 2.	For 6½ lbs. steak, \$1.30; 10¾ lbs. turkey, \$1.50; 2 qts. oysters, 80c; crackers, 28c . . .	\$3.88
22.	295 lbs. beef, \$17.70; 39½ lbs. lard, \$3.95; 12 oranges, 25c .	21.90
29.	36½ lbs. turkey, \$4.75; 10 lbs. chicken, \$1.30 . . .	6.05
Mar. 3.	72½ lbs. turkey, \$10.28; 3 qts. oysters, \$1.20; 4 lbs. crackers, 28c . . .	11.76
Apr. 7.	5 lbs. sausage, 50c; 22½ lbs. turkey, \$3.44; 6 oranges, 8c; 12 bananas, 15c . . .	4.17
May 23.	14 lbs. turkey, \$1.93; 4 boxes berries, 75c; fish, 18c; salt, 85c .	3.71
June 30.	293½ lbs. beef, \$19.30; 6 lemons, 8c; 2 kegs tripe, \$4.00; 36 doz. eggs, \$4.86 . . .	28.24
Mar. 26.	30 doz. eggs, \$4.20; 12 lbs. turkey, \$1.92; 2½ lbs steak, 50c; oranges, 55c . . .	7.17
Apr. 23.	280 lbs. beef, \$16.80; ½ bbl. tripe, \$2.00; apples, 20c . . .	19.00
		<hr/> \$113.83

CHAS. T. ALLEN.

1893.

Oct. 4.	For 11¾ lbs. steak, \$2.93; 7 lbs. fish, 98c; 6 qts. oysters, \$2.10; 6 lbs. crackers, 60c . . .	\$6.61
18.	12¼ lbs. chicken, \$3.45; 17 lbs. beef, \$2.25; 10 lbs. fish, \$1.25; sweet potatoes, 25c . . .	7.50
26.	54 lbs. fish, \$3.74; 11½ lbs. steak, \$2.07; 5½ lbs. chicken, \$1.10 .	6.91
Nov. 17.	4½ qts. oysters, \$1.65; 13½ lbs. fish, \$2.53 . . .	4.18

Nov. 29.	For 3 qts. cranberries, 25c; 4 qts. oysters, \$1.40; 5 $\frac{1}{8}$ lbs. steak, \$1.47	\$3.12
Dec. 15.	43 $\frac{1}{4}$ lbs. fish, \$3.50; 12 lbs. crackers, 84c; 19 $\frac{1}{2}$ lbs. turkey, \$3.90	8.24
30.	42 $\frac{1}{4}$ lbs. chicken, \$6.85; 29 $\frac{1}{2}$ lbs. turkey, \$5.31	12.16
1894.		
Jan. 3.	3 qts. oysters, \$1.05; crackers, 30c; 8 lbs. steak, \$1.86	3.21
26.	40 $\frac{3}{4}$ lbs. turkey, \$5.91; 58 lbs. fish, \$3.93	9.84
Feb. 17.	4 qts. oysters, \$1.45; 50 $\frac{3}{4}$ lbs. fish, \$3.86; crackers, 40c	5.71
Mar. 17.	4 qts. oysters, \$1.45; 4 $\frac{1}{4}$ lbs. fish, 93c; oranges, 30c	2.68
May 19.	28 lbs. fish	4.40
June 30.	58 $\frac{3}{4}$ lbs. fish, \$6.01; 7 lbs. steak, \$1.54	7.55
July. 31.	86 $\frac{1}{4}$ lbs. fish, \$10.58; 10 lbs. steak, \$2.03	12.61
Aug. 17.	21 $\frac{1}{4}$ lbs. beef, \$3.24; 6 lbs. fish, \$1.02; lettuce, 14c	4.40
Sept. 28.	25 lbs. fowl, \$5.00; 8 qts. oysters, \$2.67; 3 lbs. crackers, 27c; 12 $\frac{1}{4}$ lbs. fish, \$1.58	9.52
		<hr/> \$108.64

A. C. HOVEY.

1893.		
Jan. 2.	For 1 sprinkler, 50c; sad-irons, \$1.62; pipe, \$1.80; zinc, \$1.16	\$5.08
Feb. 23.	6 scrub brushes, 75c; 6 dust pans, \$1.25; repairs, 40c	2.40
Mar. 20.	1 laundry stove, \$20.00; grate, \$2.00; 14 pans, \$2.18	24.18
Apr. 1.	4 ladles, \$1.20; 2 spoons, 25c; 3 $\frac{1}{2}$ doz. pans, \$6.50	7.95

June 13.	For 1 broiler, 25c; dipper, 15c; 4 pails, \$2.95; casting, \$3.00	\$6.35	
			<u>\$45.96</u>

HORACE MARSHALL.

1893.

Oct. 16.	For 100½ lbs. butter	\$20.61
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1894.

Apr. 7.	10 bu. beans, \$18.38; 61 lbs. butter, \$9.76; 3 cases eggs, \$24.30	52.44
June 1.	105½ lbs. butter, \$15.34; 30 doz. eggs, \$5.75	21.09
July 27.	142 lbs. butter, \$22.01; 1 case eggs, \$4.05	26.06
Feb. 10.	114 lbs. butter, \$21.44; 7 bu. beans, \$14.09	35.53
		<u>\$155.73</u>

YORK MARKET CO.

1893.

Oct. 3.	For 12 lemons, 25c; salt, 65c; peaches, 90c; 12 lbs. coffee, \$3.84	\$5.64
14.	20 lbs. sweet potatoes, 50c; celery, 30c; 25 lbs. candy, \$2.13	2.93
25.	1½ bbls. sugar, \$23.76; salt, 35c; 45 lbs. fish, \$2.70	26.81
28.	5 lbs. beef, \$1.00; gelatine, \$1.80; grapes, \$3.44	6.24
Nov. 3.	5½ lbs. fish, 99c; 3 lbs. ginger, 60c; pears, \$1.30	2.89
10.	44 lbs. fish, \$3.12; 10 lbs. lard, \$1.35; 12 lemons, 20c	4.67
18.	2 qts. oysters, 42c; 2 lbs. crackers, 20c; salt, 70c	1.32
24.	104 lbs. codfish, \$8.84; 14¾ lbs. turkey, \$3.24	12.08
30.	3 gals. oysters, \$3.30; 41 lbs. crackers, \$2.26; bananas, 60c	6.16

Dec.	6.	For 10 lbs. meal, 40c; $7\frac{1}{4}$ lbs. turkey, \$1.45; 2 mackerel, 40c . . .	\$2.25
	12.	25 lbs. candy, \$2.13; 7 bottles extract, \$2.00 . . .	4.13
	18.	10 lbs. sugar, 70c; 12 lemons, 30c; vanilla, \$1.00 . . .	2.00
	20.	stove polish, 20c; figs, 18c; olives, 75c; sardines, \$2.10 . . .	3.23
	29.	47 lbs. fish, \$3.58; 13 lbs. crackers, 73c; eggs, 80c . . .	5.11
1894.			
Jan.	3.	4 doz. eggs, \$1.60; olives, 75c; grapes, 40c; 12 oranges, 46c . . .	3.21
	9.	2 lbs. cloves, 70c; salt, 18c; fruit, \$1.15; 2 gals. vinegar, 50c . . .	2.53
	25.	5 lbs. cottolene, 55c; buckwheat, 18c; 6 lbs. crackers, 36c . . .	1.09
Feb.	1.	4 lbs. fish, 60c; 4 lbs. oatmeal, 20c; stove polish, 36c . . .	1.16
	3.	1 turkey, \$2.25; 4 doz. oranges, \$1.10; extract lemon, 18c . . .	3.53
	6.	$5\frac{7}{8}$ lbs. chicken, \$1.06; celery, 40c; oil, 75c; 12 lemons, 25c . . .	2.46
Mar.	10.	5 lbs. sugar, 33c; 25 star mixture, \$2.25; 10 lbs. coffee, \$3.46 . . .	6.04
	26.	3 doz. oranges, 80c; apples, 88c; 25 lbs. candy, \$2.25 . . .	3.93
Apr.	7.	2 doz. oranges, 75c; 1 bbl. crackers, \$2.25; $27\frac{1}{4}$ lbs. poultry, \$5.07 . . .	8.07
	21.	3 doz. bananas, 80c; vanilla, \$2.80; lettuce, 48c; 12 lemons, 25c . . .	4.33
May	4.	1 doz. gelatine, \$1.68; 6 lbs. starch, 48c; nutmegs, 70c . . .	2.86
June	6.	$\frac{1}{8}$ bbl. flour, 70c; apples, 38c; 12 boxes berries, \$1.30 . . .	2.38

June 12.	For 1 case corn	\$3.68
July 18.	1 melon, 50c; 16 lbs. beef, \$3.20; 10 lbs. fowl, \$2.00; cucumbers, 25c	5.95
18.	1 bbl. sugar, \$15.94; 2½ dozen bananas, 73c; potatoes, 25c . .	16.92
Aug. 1.	3 doz. lemons, 75c; 15 lbs. steak, \$3.16; ham, 60c; crackers, \$1.48	5.99
25.	7 lbs. sugar, 49c; corn, \$1.50; 6½ lbs. steak, \$1.10; vanilla, \$3.75	6.84
Sept. 15.	3 lbs. raisins, 30c; pepper, 18c; cocoanut, 10c; peaches, \$2.23	2.81
15.	1 lb. tea, 70c; chicken, 50c; 50 lbs. crackers, \$2.25; fish, \$1.05; grapes, 60c	5.10
		<hr/> \$174.34

C. H. MARTIN & CO.

1893.

May 1.	For 1½ doz. boxes Eureka powder, \$3.75; 1 lb chlorate potassa, 45c	\$4.20
1.	½ lb. bromide, 25c; ½ doz. White Mountain oil, \$1.00; pills, 30c	1.55
Dec. 1.	½ doz. sarsaparilla, \$1.50; pills, \$1.00; catarrh snuff, 20c . .	2.70

1894.

June.	1 doz. indelible ink, \$2.00; quin- ine pills, 20c; eye water, 20c	2.40
	1 qt. ammonia, 30c; 1 qt. rhubarb, 70c; 1 pt. spirits nitre, 50c . .	1.50
	1 box Angiers tablets, 17c; emul- sion, 75c; Carlsbad salts, \$1.50	2.42
	2 prescriptions, \$1.20; sulphur candle, 25c	1.45
		<hr/> \$16.22

CLARENCE R. MERRILL.

1893.

Nov. 6.	For 16 bags corn, \$16.48 ; 6 bags oats, \$5.28 ; 2 bags gluten, \$3.80 ; 360 lbs. bran, \$3.60 . . .	\$29.16
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1894.

Jan. 22.	4 bags gluten, \$7.40 ; 7 bags corn, \$6.65 ; 13 bags oats, \$11.05 .	25.10
Feb. 26.	6 bags gluten, \$10.80 ; 12 bags meal, \$11.40 ; 15 bags oats, \$12.75	34.95
May 24.	3 bags gluten, \$4.95 ; 4 bags meal, \$3.92 ; 15 bags oats, \$13.80 .	22.67
July 7.	3 bbls. flour, \$9.75 ; 30 lbs. cement, 35c	10.10
		<hr/> \$121.98

WADLEIGH HARDWARE CO.

1893.

Oct. 6.	For 1 doz. brooms, \$2.50 ; 1 garden barrow, \$3.00 ; 2 dusters, \$1.50	\$7.00
Nov. 3.	5 lbs. nails, 15c ; 2 pails, 70c .	.85

1894.

Jan. 6.	6 brushes, \$4.50 ; 1 gal. dryer, 75c ; 100 lbs. white lead, \$6.50	11.75
Mar. 10.	6 Bowker's plant food, 50c ; 200 lbs. nails, \$4.25	4.75
19.	1 doz. brooms, \$1.75 ; 150 bolts, \$1.50	3.25
Apr. 9.	1 sash tool, 8c ; 200 lbs. lead, \$13 ; 2 gals. turpentine, 90c . . .	13.98
16.	6 mop sticks, 50c ; 1 gal. asphal- tum, 30c ; 1 can burnisher, 10c	.90
24.	12 hoes, \$3.60 ; scythe and snath, \$1.25 ; 500 lbs. phosphate, \$8.75	13.60
May 14.	2-oz. sponge, 36c ; ball twine, 15c ; 1 pr. butts, 8c . . . . .	.59

May 15.	For 1 lawn mower, \$4.00; 2 halters, 40c; 6 brushes, 60c . . .	\$5.00
18.	1 tree scraper, 35c; knife, 75c; spring punch, 75c; 2 doz. bolts, 20c	2.05
29.	1 qt. oiler can, 55c; 12 pails, \$1.25; 2 brooms, 84c . . .	2.64
July 5.	1 $\frac{1}{4}$ doz. whips, \$2.50; 1 ring and staple, 5c; 6 rakes, \$3.00; sprinkler, 40c	5.95
24.	1 box glass, \$3.72; 3 brushes, \$3.50; $\frac{3}{4}$ lbs. soap, 11c; window cleaner, 25c	7.58
31.	3 bu. Timothy seed and bag, \$7.70; 4 flat-irons, \$1.84; chain, 10c	9.64
Aug. 10.	6 brushes, \$1.13; ash barrel, \$2; sprinkler, 75c; 3 locks, \$1.20 .	5.08
25.	1 tape measure, 35c; 2 apple parers, \$1.00; stake chain, 30c	1.65
Sept. 3.	1 pulley, 12c; 2 padlocks, 40c; 18 bolts, 25c; 7 $\frac{1}{2}$ lbs. line, \$1.35	2.12
24.	6 ft. chain, 18c; hasp and staples, 10c; 36 $\frac{1}{2}$ lbs. tarred rope, \$2.60	2.88
24.	1 broom, 25c; pail, 25c . . .	.50
		———— \$101.76

SANBORN CARRIAGE CO.

Sept. 24.	For repairs on wagons, carriages, etc., from July 1, 1893, to May 29, 1894	\$19.25
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BARTON & CO.

1893.		
Oct. 25.	For 383 $\frac{1}{4}$ yds. shirting, \$32.35; 20 yds. cashmere, \$3.40 . . .	\$35.75
30.	389 yds. cotton, \$33.61; 2 pieces enamel cloth, \$3.70 . . .	37.31
Dec. 22.	4 doz. handkerchiefs, \$2.00; 2 doz. needle cases, 90c . . .	2.90

1894.

Feb. 5.	For 50 yds. denim, \$6.25; 2 $\frac{1}{2}$ doz. towels, \$5.08	\$11.33
Mar. 12.	272 $\frac{1}{4}$ yds. cotton, \$14.22; 360 yds. shirting, \$28.95; 208 $\frac{1}{2}$ serge, \$26.06	69.23
Apr. 16.	6 yds. cretonne, 75c; 43 yds. table linen, \$18.60; 135 yds. denim, \$16.88	36.23
26.	56 yds. cambric, \$2.52; 1 jacket, \$3.00; 11 $\frac{3}{4}$ yds. enamel cloth, \$1.99	7.51
July 9.	1 piece netting, 45c; 202 yds. denim, \$22.81; 666 yds. cotton, \$56.70	79.96
Sept. 24.	990 $\frac{1}{4}$ yds. Otis check, \$74.27; 135 yds. crash, \$4.80; 5 doz. napkins, \$6.50	75.57
27.	50 prs. blankets	24.50
		<hr/> \$390.29

PARTRIDGE BROS.

Oct. 25.	For 38 bags meal, \$40.90; 20 bags oats, \$18.00; 5,200 lbs. shorts, \$56.48	\$115.38
Nov. 23.	2 casks cement, \$3.00; 20 bags meal, \$21.75; 10 bags oats, \$9.00; 2,030 lbs. shorts, \$22.26	56.01
Dec. 9.	20 bags meal, \$21.75; 10 bags oats, \$9.00; 2,030 lbs. shorts, \$22.26	53.01

1894.

Jan. 30.	32 bags meal, \$34.65; 15 bags oats, \$13.50; 280 lbs. bran, \$3.36	51.51
Feb. 20.	1,050 lbs. shorts, \$10.50; 10 bags oats, \$9.00; 5 bags gluten, \$6.00; salt, 40c	25.90

Apr. 30.	For 45 bags meal, \$48.00; 1,055 lbs. shorts, \$11.30; 15 bags oats, \$13.75; cement, \$3.00 . . .	\$76.05
June 22.	37 bags meal, \$40.20; 1,425 lbs. shorts, \$15.00; 25 bags oats, \$28.00	83.20
Mar. 26.	56 bags corn, \$57.15; 20 bags oats, \$18.00; 2,025 lbs. shorts, \$21.75	96.90
26.	500 lbs. gluten, \$6.00; cask cement, \$2.90; salt, \$1.30 . .	10.20
July 27.	21 bags meal, \$23.25; 8 bags oats, \$9.20; 1,800 lbs. shorts, \$18.00	50.45
Aug. 23.	31 bags oats, \$33.84; 2,000 lbs. shorts, \$23.50	57.34
Sept. 26.	15 bags wheat, \$18.75; 25 bags oats, \$24.50; 10 bags meal, \$13.00; 1,000 lbs. shorts, \$10.00	66.25
		<hr/> \$742.20

F. P. KIMBALL.

1893.

Sept. 29.	For 4½ doz. shirts, \$11.50; 11 boxes collars, 98c; 4 ties, 50c . . .	\$12.98
Nov. 2.	1 suit, \$9.50; ulster, \$7.00; 2 hats, \$2.00; 1½ doz. gloves, \$7.10	25.60
Dec. 25.	1 overcoat, \$4.75; jacket, \$2.00; 6½ doz. caps, \$13.67; 1 doz. mufflers, \$6.00	26.42

1894.

Feb. 19.	1 ulster, \$4.38; 1 suit, \$5.00; 12 prs. gloves, \$4.56; 2 coats, \$5.96	19.90
Apr. 16.	108 suits, \$343.05; 27 boxes collars, \$3.64; 1½ doz. hats, \$4.50	350.19
18.	1 coat \$2.98; 5 doz. ties, \$7.50; 12 shirts, \$4.44; overcoat and pants, \$4.73	19.65

Aug. 24.	For 3 doz. suspenders, \$5.40; 2 suits, \$19.72; 10 boxes collars, \$1.00; 4 ties, 56c	\$26.68	
			<hr/> \$481.42

DANIELS CORNELL CO.

1893.

Dec. 4.	For 1 box starch	\$1.60	
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1894.

Jan. 5.	2 bags salt, \$1.35; 100 lbs. cod, \$5.75; 55 lbs. lard, \$4.81	11.91	
15.	1 bbl. sugar, \$14.03; 6 bags yel- low sugar, \$28.80; 10 lbs. cof- fee, \$3.10	45.93	
Mar. 30.	100 lbs. rice, \$6.65; 4 bags salt, \$3.00; 1 bbl. sugar, \$15.15; box starch, \$1.85	26.65	
Apr. 9.	4 bags salt, \$2.74; 25 lbs. coffee, \$7.75; 1 bbl. sugar, \$13.76	24.25	
June 2.	2 bbls. sugar, \$27.79; 10 lbs. salt- petre, 90c; 4 bags salt, \$2.70	31.39	
July 23.	5 bags salt, \$1.95; 4 lbs. salt- petre, 16c; 2 bbls. sugar, \$19.17;	21.28	
Sept. 24.	2 bbls. sugar, \$34.47; 6 bags salt, \$3.64	38.11	
			<hr/> \$201.12

E. M. SLAYTON CO.

1893.

Oct. 7.	For 1 bbl. pork, \$21.50; 5 bags beans, \$28.85	\$50.35	
Dec. 30.	5 bags beans, \$26.62; 34 lbs. cheese, \$4.08	30.70	

1894.

Jan. 22.	64 lbs. cheese	8.32	
Apr. 2.	59 lbs. cheese, \$7.67; 54 $\frac{6}{10}$ bu. potatoes, \$56.14	63.81	
June 27.	4 bags beans, \$23.69; 115 $\frac{1}{2}$ lbs. butter, \$20.28	43.97	

July 7.	For 135 lbs. butter, \$27.92; 50 lbs. lard, \$4.13	\$32.05
Aug. 29.	115 bu. potatoes, \$54.70; 8 bags beans, \$47.59; 52 lbs. cheese, \$5.46	107.75
		<hr/> \$336.95

G. W. DODGE.

1893.		
Nov. 2.	For 103 prs. shoes	\$132.10
1894.		
Jan. 1.	1 pr. wool boots, \$1.00; 3 prs. overs, \$3.00; 6 prs. shoes, \$7.85; 6 prs. slippers, \$3.00	14.85
June 25.	47 prs. shoes, \$56.44; 1 pr. slippers, 50c	56.94
		<hr/> \$203.89

DOANE & WELCH.

1893.		
Oct. 6.	For 3 pails cottolene, \$3.00; 2 tubs butter, \$30.59; 1 case eggs, \$8.10	\$41.69
Nov. 11.	303 lbs. butter, \$60.19; 5 cases eggs, \$27.45	87.64
1894.		
July 12.	15 doz. eggs, \$2.55; 9 tubs butter, \$38.76	41.31
Sept. 24.	74½ lbs. butter, \$16.95; 1 bag beans, \$5.91; 1 case eggs, \$6.30	29.16
		<hr/> \$199.80

E. C. SMITH.

1893.		
Oct. 6.	For 1½ gal. witch hazel, \$1.50; 3 pts. valerian, \$2.65	\$4.15
1894.		
Jan. 4.	2 prescriptions, 80c; 2 gal. witch hazel, \$2.00; powders, 75c	3.55
Apr. 15.	2 bottles extract, 50c; wash, 50c; epsom salts, 25c	1.25

June 19.	For 6 base balls, \$6.00 ; sulphur, 30c ; syringe, \$1.00	\$7.30
Sept. 8.	3 prescriptions, \$1.00 ; witch hazel, 25c ; X-zalia, \$1.00	2.25
		<hr/> \$18.50

A. N. CLAPP.

For 15 bbls. kerosene from Oct. 20, 1893, to Sept. 17, 1894	\$60.03
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W. P. GOODMAN.

For Boston Daily and Sunday Journal		
	from Oct. 1, 1893, to Oct. 1,	
	1894	\$8.50
	Harper's Magazine from Oct. 1,	
	1893, to Oct. 1, 1894	3.60
	Ladies' Home Journal from Oct.	
	1, 1893, to Oct. 1, 1894	1.20
	Golden Days from Oct. 1, 1893,	
	to Oct. 1, 1894	2.60
1893.		
Oct. 4.	2 boxes slate pencils, 40c ; 1 gro.	
	pens, \$1.00 ; 2 doz. slates, \$1.45	2.85
Nov. 3.	2 qts. ink, 80c ; 7 books, \$1.05	1.85
1894.		
Jan. 3.	1½ doz. slates, 90c ; box pens, 65c ;	
	mucilage, 10c.	1.65
25.	1 qt. ink, 50c ; box crayons, 18c ;	
	box pencils, 20c . . . . .	.88
Feb. 19.	1 N. H. Register, 20c ; 12 books,	
	\$3.00	3.20
Aug. 6.	3 books, 45c ; box pencils, 20c ; 5	
	doz. slates, \$2.50	3.15
		<hr/> \$29.48

CLARK & ESTEY.

Dec. 1.	For 1½ doz. underwear, \$5.04 ; elastic, 42c ; 12 papers needles, 48c	\$5.94
12.	12 doz. cotton, \$4.32 ; 4 thimbles, 8c ; spool silk, 5c	4.45

Dec. 14.	For 1 gro. buttons, 30c; 18 prs. mittens, \$2.55	\$2.85
20.	4 doz. hose, \$4.80; 12 checker boards, \$1.50; 4 doz. mufflers, \$11.75	18.05
22.	7 doz. prs. mittens, \$14.00; 6 yds. tarleton, 75c	14.75
	19 doz. handkerchiefs, \$12.35; 2 doz. combs, \$1.65; 12 scarfs, \$3.12	17.12
	4 doz. ties, \$2.00; 6 baskets, 25c; 6 pocketbooks, 75c . . .	3.00
	15 rolls ribbon, \$14.67; pin cushions, 25c	14.92
25.	3 doz. dominoes, \$1.35; 12 boxes spools, \$3.24; 2 dolls, 40c . .	4.99
1894.		
Mar. 26.	For 1 pr. rubber boots, \$1.25; 12 doz. cotton, \$4.32; twist, \$0.18; 60 doz. buttons, \$1.50	7.25
Apr. 3.	1 $\frac{1}{4}$ gro. combs, \$3.35; 1 doz. steels, \$1.00; 6 spools twist, 12c . .	4.47
16.	2 pieces elastic, \$1.20; 2 doz. ties, \$3.00; 1 hat, \$1.62	5.82
28.	15 papers needles, 60c; thimbles, 12c; 30 doz. cottons, \$10.80 . .	11.52
June 26.	1 gro. buttons, 30c; 1 $\frac{3}{4}$ doz. gloves, \$2.62; 3 doz. underwear, \$3.00	5.92
July 3.	3 hats, 60c; 2 $\frac{1}{2}$ gro. buttons, 78c; 6 thimbles, 12c	1.50
Aug. 11.	5 doz. hose, \$6.00; 12 tin pans, 36c; 6 dippers, 24c	6.60
Sept. 6.	3 pieces oilcloth, \$6.00; 6 spools silk, 12c; pins, 20c	6.32
20.	15 papers needles, 53c; 12 doz. cotton, \$4.32	4.85
		————— \$140.32

TEMPLE & FARRINGTON CO.

1893.		
Dec. 25.	For 23 books, \$7.44 ; envelopes, \$1.69	\$9.13
1894.		
Apr. 16.	51 books for Smyth prizes and for Penhallow library . . .	47.14
July 6.	1,000 letter heads, 1,000 envelopes, \$3.00 ; paper wrappers, 5c	7.05
		<hr/> \$63.32

ADAMS & TASKER.

1893.		
Oct. 3.	8 casks cement, \$10.80 ; 18 casks lime, \$17.10 ; 75 fire brick, \$3.00	\$30.90
Dec. 28.	1,575 lbs. bran, \$15.25 ; 13 bags oats, \$11.44 ; 6 bags meal, \$6.75	33.44
1894.		
Feb. 19.	28 bags corn, \$27.52 ; 12 bags oats, \$10.20 ; gluten, \$1.85	39.57
	1,050 lbs. bran, \$11.03 ; 2 lbs. hair, 10c.	11.13
May 15.	20 bags corn, \$19.60 ; 12 bags oats, \$11.28 ; 600 lbs. bran, \$5.55	36.43
Sept. 4.	2 bags meal, \$2.70 ; 10 bags oats, \$10.00 ; 600 lbs. bran, \$6.00 ; cement, \$1.00	19.70
		<hr/> \$171.17

CLIFFORD COTTÉ.

1894.		
Mar. 28.	For shoeing horses, \$2.75 ; repairing sleds and wheels, \$18.25 . . .	\$21.00

WINGATE & GOULD.

1893.		
Aug. 18.	For 5 prs. boots	\$12.35

E. S. NEWTON.

1893.		
Sept. 29.	For 91 lbs. fish	\$6.45

1894.		
Jan. 12.	For 48 lbs. fish	\$3.20
Feb. 23.	97 lbs. fish, \$6.47; 1 qt. oysters, 40c; 1 lb. crackers, 10c . . .	6.97
Mar. 30.	203 lbs. fish, \$11.65; 1 bundle salt fish, \$3.00	14.65
Apr. 27.	109 lbs. fish, \$8.50; $\frac{1}{2}$ gal. oysters, 60c	9.10
May 25.	113 $\frac{1}{2}$ lbs. fish	6.99
June 29.	217 $\frac{1}{2}$ lbs. fish	12.58
July 13.	100 lbs. fish, \$5.50; 1 bundle cod, \$6.50	12.00
Aug. 31.	217 $\frac{1}{2}$ lbs. fish	15.72
Sept. 28.	172 lbs. fish, \$13.82; 112 lbs. salt fish, \$5.60	19.42
		<hr/> \$107.08

MANCHESTER HARDWARE CO.

1893.		
Oct. 3.	For 1 gear, 65c; 1 lb. washers, 8c; 25 lbs. putty, 75c; 12 hooks, 15c	\$1.63
Nov. 11.	6 shovels, \$5.00; 2 pr. hinges, 40c; bolts, 73c; castor, 10c; rolls, \$1.40	7.63
Nov. 15.	6 lbs. glass, 30c; 6 lanterns, \$3.00; 2 doz. wicks, 6c; 1 doz. burners, 50c	3.86
Dec. 29.	3 brooms, \$1.35; 2 pails, 50c; padlock, \$1.25; 6 lantern globes, 38c	3.48

1894.		
Jan. 15.	8 lbs. glass, \$1.76; staples, 34c; hangers, 30c	2.40
Jan. 24.	$\frac{1}{2}$ gross screws, 30c; hinges, 44c; 24 sheets sand paper, 20c. . .	.94
Feb. 8.	2 gal. dryer, \$2.00; lock, 20c; 2 padlocks and hasps, \$1.15 . .	3.35
Mar. 23.	2 chisels, \$1.00; saw frame, 50c.	1.50

Apr. 12.	For 42 lbs. zinc, \$2.94; 1 bell ring, 20c; razor, 75c; 6 brushes, \$1.20	\$5.09
Apr. 20.	7 pa. tacks, 43c; vegetable seeds, \$5.76; hinge and hook, 9c	6.28
May 4.	1 dust brush, \$1.00; 12 brooms, \$2.00; staples, 3c; 2 pruners, 90c	3.93
18.	1 manure hook, 40c; axe, 90c; bolts, 5c; 50 lbs. white lead, \$3.25	4.60
June 4.	2 saws, \$1.15; 1 lb. paint, 40c; 2 doz. bolts, 40c; 6 brushes, \$1.	2.95
28.	3 scythes, \$1.80; 3 whetstones, 24c; 3 rifles, 24c; 2 files, 30c.	2.58
	1 rubber strip, 30c; 4 W. A. Wood sections, 32c . . . . .	.62
July 19.	2 brooms, 90c; 1 chamois, 65c	1.55
Aug. 4.	1 lb. turnip seeds, 25c; 3 $\frac{1}{30}$ bu. Timothy seed and bag, \$8.85	9.10
14.	$\frac{9}{16}$ lbs. packing, 6c; 1 force pump, \$6.50; wrench, 35c.	6.91
20.	6 baskets, \$2.52; 4 lbs. soap, 80c	3.32
		<hr/> \$71.72

BARIL & RICHARDS.

1893.

Dec. 30.	For prescriptions	\$3.40
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I. S. YORK.

1893.

Dec. 22.	1 whip, 50c; liniment, 50c; tie, 20c; repairs, \$1.85	\$3.05
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1894.

Jan. 22.	harness repairs, \$1.20; whip, \$2.00	3.20
May 28.	1 collar, \$3.75; 1 pr. straps, \$1.50; 30 rings, \$3.75; bridle, \$3.50	12.50

May 29.	For 4 prs. rosettes, 75c; 6 fronts, \$2.50; 6 hame straps, \$1.75; reins, \$2.50	\$7.50	
	harness repairs from Apr. 23 to Aug. 10, 1894	13.15	
		<hr/>	\$39.40

JOHN DRISCOLL.

1893.			
June 14.	6 lantern globes, 75c; 12 chim- neys, 50c	\$1.25	
1894.			
Apr. 17.	1 wash boiler, \$1.50; 2 oilers, 70c; one jar, 50c	2.70	
		<hr/>	\$3.95

JOS. O. TREMBLAY.

	shoeing horse from Sept. 11, 1893, to July 31, 1894	\$7.65
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J. H. WIGGIN & CO.

1893.			
Oct. 9.	For 229 lbs. sugar, \$13.17; crackers, \$1.05; 10 lbs. lard, \$1.20	\$15.42	
26.	5 lbs. lamb, 90c; 2 cans turkey, \$1.00; cakes, 50c	2.40	
Nov. 25.	2 bags salt, 75c; tea, 35c; 1 bbl. sugar, \$10.40; 1 case corn, \$3.10	14.60	
Dec. 25.	1 box candles, 35c; grapes, \$2.22; candy, \$6.05; $\frac{1}{2}$ box oranges, \$1.75	10.37	
	10 lbs. pop-corn, 63c; 20 lbs. nuts, \$2.50; 50 lbs. raisins, \$2.50; matches, 60c	6.23	
1894.			
Jan. 1.	1 qt. oysters, 35c; crackers, 10c; 4 $\frac{1}{2}$ lbs. chicken, 74c	1.19	
	4 doz. oranges, \$1.35; cakes, \$1.45; salt, 90c; can, 50c	4.20	
5.	1 box soap, \$3.25; 2 lbs. raisins, 24c; grapes, 20c; vanilla, 55c.	4.24	

Feb. 3.	For 12 lbs. corn starch, 95c ; 5½ lbs. sausage, 63c ; can peaches, 20c.	\$1.78
Mar. 28.	1 case corn, \$3.20 ; extract, 15c ; 2 lbs. crackers, 20c . . .	3.55
July 31.	2 bbls. sugar, \$29.12 ; 48 lbs. crackers, \$2.16 . . .	31.28
Aug. 29.	52 lbs. crackers, \$4.16 ; 112 lbs. sugar, \$5.32 . . .	9.48
Sept. 22.	1 box soap, \$4.25 ; 25 lbs. cream-tartar, \$7.50 . . .	11.75
Apr. 18.	4 gals. oysters, \$5.40 ; 52 lbs. crackers, \$4.16 ; doughnuts, \$3.00 . . .	12.56
24.	2 boxes oranges, \$4.50 ; can crackers, 50c ; yeast, 40c . . .	5.40
May 9.	50 lbs. rasins, \$3.25 ; 20 lbs. coffee, \$4.10 . . .	7.35
June 5.	1 bbl. sugar, \$14.39 ; 50 lbs. crackers, \$2.50 ; 260 lbs. coffee, \$20.80 . . .	37.69
		<hr/> \$179.49

E. R. BARRY.

1893.

Oct. 21.	For 8 doz. cookies, 64c ; 3 cakes, 30c ; 2 lbs. candy, 40c . . .	\$1.34
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F. H. THURSTON.

Dec. 2.	For 5 prescriptions, \$1.25 ; paper, 5c.	\$1.30
1894.		
Jan. 11.	4 oz. nitre, 25c ; quinine pills, 40c ; 1 gal. alcohol, \$2.50 . . .	3.15
Mar. 22.	1 lb. vaseline, 50c ; 2 prescriptions, 60c . . .	1.10
Sept. 15.	1 qt. glycerine, 85c ; prescriptions, 50c . . .	1.35
		<hr/> \$6.90

W. D. LADD & CO.

Dec. 24.	For 2 bbls. crackers . . .	\$5.40
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1894.

Sept. 29.	For crackers	\$5.93	
		<hr/>	\$11.33

C. H. KIMBALL.

1893.

Dec. 1.	For harmonicas and singing books .	\$1.65	
Apr. 12.	7 doz. flags, \$1.75 ; ink, 21c .	1.96	
		<hr/>	\$3.61

AMERICAN SOAP & WASHOLINE CO.

Dec. 1.	For 4 bbls. washoline		\$73.44
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E. T. JAMES.

	For baiting and hitching in horses from Oct. 2, 1893, to Oct. 2, 1894		\$7.75
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FREDERICK ALLEN.

	For harness repairs from July 13, 1893, to June 23, 1894		\$3.65
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PIKE & HEALD CO.

July 11.	For 1 4½ thimble, 45c ; repairs on steam-pipes, \$5.89	\$6.34	
1894.			
July 18.	1 porcelain kettle, 55c ; 1 flue- cleaner, \$2.00	2.55	
Sept. 29.	1 pump, \$2.25 ; repairs on steam- pipes, \$1.17	3.42	
		<hr/>	\$12.31

JOHN B. VARICK CO.

1893.

Oct. 9.	For 2 pr. chain lengtheners, 70c ; 2 hitch ropes, 40c	\$1.10	
12.	9 papers tacks, 36c ; 2 gro. screws, 72c ; 1 quire sand paper, 20c .	1.28	
Nov. 3.	1 oil can, 35c ; washers, 35c ; 6 lantern globes, 50c ; 3 locks, \$1.50	2.70	
6.	6 hooks and staples, 30c ; 3 pr. butts, 36c ; paint brush, 75c .	1.41	

Nov. 13.	For 1 sponge, 40c; file, 8c; axe, 88c; water guage, 50c	\$1.86
20.	51 lbs. lath yarn, \$4.08; 5 lbs. red lead, 35c; 13 brooms, \$2.95	7.38
	2 door knobs, 12c; 3½ doz. latches, \$7.75; 2 bolts, 45c	8.32
22.	5 pieces wire cloth, \$15.27; 3 wrenches, \$4.60; oil cup, 85c	20.72
Dec. 6.	1 bbl. raw oil, \$25.28; 14 lbs. paint, \$1.32; 4 lbs. lamp-black, 60c	27.20
13.	29 lbs. glass, \$1.59; 10 lbs. putty, 40c; 6 brackets, 75c	2.74
14.	12 cattle cards, 85c; 3 doz. knives, \$1.26; sash tool, 20c	2.31
20.	2 gal. turpentine, \$1.00; 1 gal. dryer, \$1.00	2.00
1894.		
Jan. 5.	6 brackets, \$1.38; 200 lbs. lead, \$13.00; 55 lbs. paint, \$6.20 ;	20.58
	1 gro. screws, 33c; 6 hitch ropes, 63c; wicks, 30c; pulley, 16c	1.42
25.	2 lbs. wire, 60c; twine, 18c; 1¼ lbs. beeswax, 50c	1.28
Feb. 21.	14 lantern globes, \$1.40; 12 bolts, 30c; washers, 3c;	1.73
27.	1 whip, 25c; padlock, 35c; solder, 18c; hasp, 8c . . . . .	.86
Mar. 17.	1 gal. varnish, \$1.25; 3 doz. knives, \$2.05; seeds, \$1.10; axle grease, 25c	4.65
Apr. 2.	120 lbs. lead, \$7.90; 6 lbs. paint, 18c; sections for spreader, 25c	8.33
6.	1 gal. naptha, 25c; quire sand paper, 20c; 10 lbs. insect powder, \$2.50	2.95
20.	vegetable and grass seed, \$9.10; whip, 25c; staples, 10c	9.45

Apr. 23.	For 1 screw driver, 25c; hammer, 40c; shovel, \$1.00	\$1.65
27.	2 axes and handles, \$5.18; base ball goods, \$20.50	25.68
May 5.	1 saw, 65c; lock, 75c; butts, 12c; brush, 35c; 2 qts. varnish, \$1.70	3.57
21.	1½ gal. paint, \$2.20; box axle grease, 10c; bolts, 17c	2.47
27.	50 lbs. nails, \$1.50; 6 lbs. wedges, 48c; section sprinkler, 75c . .	2.73
June 4.	section for mower, \$10.45; roll netting, 65c	11.10
13.	1 box glass, \$2.63; 25 lbs. putty, 75c; points, 8c; 6 hoes, \$2.75	6.21
15.	12 rakes, \$2.50; 10 lbs. Paris green, \$2.60; 1 qt. oil and can, 45c	5.55
26.	1 oiler, 25c; 2 sprinklers, \$1.50; padlock, 35c; chain, 25c; staples, 3c	2.38
July 4.	4 lbs. Paris green, \$1.20; 4 hay and 6 tedder forks, \$5.10; base ball goods, \$18.50	24.80
6.	1 cleaner stick for rake, 25c; 2 bands, \$1.00	1.25
23.	grass and vegetable seeds, \$13.90; 3 padlocks, \$1.59; 12 brooms, \$2.56	18.05
	2 dusters, \$2.60; hasps, staples and rings, \$1.06	3.66
28.	15¾ lbs. lead pipe, 83c; 3 hoes, \$3.00; 1½ lbs. rubber washers, 50c	4.33
Aug. 2.	2¾ lbs. packing, \$2.33; 7 oilers, \$3.50; 4½ lbs. hinges, 27c . .	6.10
11.	1 faucet, 80c; 2 gro. screws, 90c; 12 pails, \$1.30; butts and screws, 10c	3.10

Apr. 17.	For 2 rolls for hay carrier, 76c ; brush hook, \$1.00 ; punch, 50c .	\$2.26	
28.	1 doz. enamel paint, \$2.00 ; rubber gasket, \$3.50 ; 3 baskets, \$1.20	6.70	
Sept. 1.	3 brushes, 12c ; 2 lanterns, \$1.40 ; 3 sponges, 60c ; pulley block, \$1.35	3.47	
11.	17 gro. bolts, \$3.27 ; 4 picks and handles, \$3.40 ; chain, 20c .	6.87	
14.	15 lbs. wedges, \$1.50 ; 1 rake, 45c	1.95	
		<hr/>	\$274.15

DANIEL JAMESON.

1893.

Aug. 5.	For 24½ lbs. beef, \$1.94 ; 16 lbs. pork, \$2.08 ; 1 bu. potatoes, \$1.50	\$5.52
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TELEGRAPH PUBLISHING CO.

1894.

	For Nashua Weekly Telegraph, Sept. 1, 1893, to Sept. 1, 1895 . . .	\$2.00	
Apr. 16.	advertising examination . . .	1.50	
		<hr/>	\$3.50

REPUBLICAN PRESS ASSOCIATION.

1894.

	For Independent Statesman from Jan. 1, 1893, to Jan. 1, 1894 . . .	\$1.50	
Apr. 16.	advertising examination . . .	2.00	
		<hr/>	\$3.50

FRANK H. CHALLIS.

	For Weekly Budget from Jan., 1892, to Jan., 1894	\$2.00
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CONCORD & MONTREAL R. R.

	For freight from Sept. 20, 1893, to Sept. 29, 1894	\$82.76
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JOHN B. CLARKE CO.

Apr. 16.	For Daily Mirror and American from Oct. 1, 1893, to Oct. 1, 1894 .	\$6.00
Jan. 3.	printing	2.00
Apr. 16.	advertising examination, \$3.37 ; printing 500 programmes, \$1.90	5.27
Sept. 28.	printing 500 bill heads, \$2.50 ; 1 ream paper, \$2.00	4.50
		<hr/> \$17.77

E. W. PERKINS.

1892.

May 25.	For 20 lbs. coffee, \$6.40 ; 24 lemons, 60c ; 2 bbls. sugar, \$22.09 .	\$29.09
July 3.	1 box lemons, \$5.50 ; 4 lbs. tea, \$1.40	6.90
Dec. 24.	55 $\frac{3}{4}$ lbs. turkey, \$9.90 ; 47 lbs. crackers, \$3.06 ; 1 bbl., 15c .	13.11

1893.

Apr. 17.	1 box soap, \$4.75 ; 20 lbs. coffee, \$6.60 ; 1 case corn, \$2.40 .	13.75
Sept. 2.	3 bags salt, \$1.05 ; 2 melons, 85c ; vanilla, 55c ; broom, 45c . .	2.90
Oct. 6.	88 lbs. cod, \$7.04 ; 24 lbs. coffee, \$7.86 ; yeast, 24c ; lemons, 30c	15.44

1894.

Jan. 11.	20 lbs. coffee, \$6.60 ; salt, \$1.13 ; 4 $\frac{1}{2}$ lbs. sugar, 36c	8.09
May 25.	35 lbs. coffee, \$11.60 ; 218 lbs. sugar, \$10.36 ; 2 lbs. cassia, 50c	22.46
Aug. 14.	32 lbs. coffee, \$7.26 ; salt, 30c ; steak, \$1.15	8.71
Sept. 28.	6 boxes starch, 55c ; 12 jars, \$1.00 ; spices, 70c	2.25

\$122.70

Credit, hay, \$31.44 ; apples, \$1.00 . 32.44

\$90.26

LIST OF INCIDENTAL EXPENSES FROM OCTOBER 1, 1893, TO OCTOBER 1, 1894.

1893.

Oct.	1.	Miss S. J. Clark, for singing services	. .	\$1.00
	4.	Three knives	. . . . .	1.00
	7.	Expenses to North Weare	. . . . .	1.25
	12.	Baiting horse	. . . . .	.50
	21.	Expenses getting cattle from pasture	. . . . .	4.00
	28.	Expenses to Boston	. . . . .	3.00
Nov.	15.	Expenses to Boston	. . . . .	1.75
	30.	John Hayes, for ten-gallon keg	. . . . .	1.00
	30.	Plumer & Holton, for gloves	. . . . .	.50
Dec.	23.	Expenses to Keene	. . . . .	5.00
	27.	Expenses to Laconia	. . . . .	.80
	28.	Expenses to Boston and Ashburnham	. . . . .	1.90
		Money paid inmates during quarter	. . . . .	12.10
		Postage stamps during quarter	. . . . .	10.00
		Inmates' car fares during quarter	. . . . .	4.91

1894.

Jan.	8.	Miss S. J. Clark, for singing services	. .	1.00
	16.	McQuade Bros., for 10 lbs. sulphur	. . . . .	.60
	26.	Expenses to Boston	. . . . .	2.00
Feb.	8.	Whitten & Fifield, for stabling horses	. . . . .	.90
	10.	Bean pots	. . . . .	.55
	22.	Chas. H. Reeve, for book	. . . . .	1.25
	27.	A. Flannagan, for singing books and speakers	. . . . .	1.50
Mar.	8.	Expenses to Boston	. . . . .	1.50
	23.	N. J. Whalen, for whip socket	. . . . .	.25
		Expenses to New Boston	. . . . .	1.00
	26.	Expenses to Concord	. . . . .	.75
		Money paid inmates during quarter	. . . . .	1.30
		Postage stamps during quarter	. . . . .	12.00
		Inmates' car fares during quarter	. . . . .	2.70
Apr.	5.	Whitten & Fifield, for horse keeping	. . . . .	.90
May	14.	H. B. Fairbanks	. . . . .	.40
	26.	3 sponges	. . . . .	.50
		Expenses to Boston	. . . . .	3.00

June	6.	Expenses to Boston	\$2.00
	7.	E. Ferrin, for furniture polish . . . . .	.50
	9.	Expenses to Gloucester	3.20
	11.	N. Hall, for kindlings	1.00
		Money paid inmates during quarter	6.45
		Postage stamps during quarter	10.00
		Inmates' car fares during quarter	19.18
July	4.	Fire crackers	1.50
		Aleck King, for haying	1.50
		10 quarts cherries	1.00
	5.	Expenses to Hillsborough with cattle	4.20
	25.	Thomas Kelley, for bananas	1.00
Aug.	3.	C. Clark, for filing saws	1.00
	10.	S. B. Hammond, for 50 qts. blueberries	5.00
		Expenses to Warner	1.00
	22.	A. Lamprey, for 2 bu. apples	1.00
Sept.	22.	Horse keeping . . . . .	.90
		Money paid inmates during quarter	14.95
		Postage stamps during quarter	11.10
		Inmates' car fares during quarter	13.50

SALARIES AND WAGES.

Paid superintendent and treasurer	\$1,400.00
matron	600.00
principal teacher	280.00
assistant teachers	88.00
farmer	547.50
housekeeper	260.00
overseer in chair shop	365.00
overseer in boys' cook room	365.00
overseer in sewing room	208.00
overseer in laundry	208.00
night watchman*	423.54
assistant farmers	227.94
book-keeper	100.00

\$5,072.98

CONDENSED FINANCIAL STATEMENT OF TREASURER.

Cash balance in hands of treasurer Oct. 1, 1893, \$1,546.07

CASH RECEIVED.

From state treasurer, annual appropriation	\$6,000.00	
For board	8,904.96	
From Manchester Stocking Co., for labor .	1,342.65	
chair seating	1,058.21	
Manchester, for labor on highway .	226.50	
Jas. McKean Wilkins fund	210.00	
Moody Kent fund	79.50	
Miss Louise Penhallow fund	41.07	
Ex-Gov. Frederick Smyth memorial fund	16.16	
Mrs. Nathaniel White	12.00	
various sources	434.17	
state treasurer remainder extra appropriation	2,000.00	
	<hr/>	20,325.22
		<hr/>
		\$21,871.29

CASH PAID.

For ordinary expenses	\$1,052.08	
salaries	5,072.98	
improvements	2,803.00	
insurance	89.50	
library books from Miss Penhallow fund	41.07	
prize books from ex-Gov. Frederick Smyth memorial fund	16.16	
periodicals and books from Mrs. Nathaniel White	12.00	
	<hr/>	19,086.79
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Cash balance Oct. 1, 1894		\$2,784.50

BILLS RECEIVABLE.

For board	\$2,535.00	
interest on funds	485.00	
chair work	106.00	
From various sources	90.00	
	<hr/>	\$3,216.00
		\$6,000.50
Bills payable		300.00
		<hr/>
Available balance, Oct. 1, 1894		\$5,700.50

The past year has been a duplicate in many respects of preceding ones. There has been a good degree of prosperity attending our school, good health has generally prevailed, no death or severe illness having occurred in our large family.

In the death of Daniel W. Johnson, Esq., of Claremont, one of the board of trustees for many years, we realize that the school has lost a very valuable and efficient officer, and myself a personal friend. Truly a good man has gone to his reward.

The average number for the last six months has been larger than ever in the history of the institution, consequently the expenditures have increased, but the per capita has been less.

The buildings have all been kept in good repair and well insured; quite extensive repairs have been made in our sheds and other out-buildings; many repairs also on our piping have been made, the plumbing is very old and consequently gives out frequently.

With the appropriation voted us by the legislature of 1891, we purchased a first class 60 horse-power boiler, built boiler house for same and chimney stack, etc. We made quite extensive repairs on our old boiler and let it remain to be used in case of an emergency, also made quite an outlay on our engine and shafting. We have made a new reservoir and laid new pipe from same to the old one, and by so doing have a very reliable supply of excellent water.

We have also lighted our buildings with electricity which we think will be much more convenient and quite as cheap and much safer than kerosene.

For the first six months of the year we had but very little work

for our children, which of course affected our receipts very naturally, but we gave the children more weeks' schooling to their great advantage. The farm has given employment to a large number of boys; as many will be employed by farmers when they leave here the knowledge they obtain of farm work, care of stock and teams will be of great advantage to them.

Our religious Sunday services have been conducted by the Woman's Christian Temperance Union, as usual. We pay them annually one hundred and fifty dollars (\$150) for this service, rendered from our regular income. The different clergymen of the city and laymen as well, have kindly volunteered their services gratuitously for the benefit of the children and the Temperance Union.

The children of the Catholic faith have been instructed monthly by the Rev. Father Emerson, who volunteers his services.

Mrs. Nathaniel White has kindly remembered the children for many years by gifts of books for our library and at Christmas time she has sent a box of oranges and one of candy; we extend thanks in behalf of the boys and girls who enjoyed and appreciated her great thoughtfulness.

The legacy of Miss Louise Penhallow of Portsmouth, amounting to one thousand dollars, remains in the savings bank, the income of which is annually expended in enlarging our library.

Again we thank the publishers of the following papers they have gratuitously furnished the children for many years: "Dover Enquirer," "Cheshire Republican," "People and Patriot," "Portsmouth Journal," "Merrimack Journal," "Morning Star," "Our Dumb Animals," "Harvard Times," "The Advocate," "The Lyman School Enterprise," twenty copies of "Every Other Sunday," and numerous tracts and books from the International Tract Society; also our thanks are due to the Calumet Club of the city, which has contributed a large number of illustrated papers. This reading matter has contributed much happiness to our children.

The fund of ex-Governor Frederick Smyth, amounting to five hundred dollars (\$500), is deposited in the savings bank, the income of which is yearly expended for prize books at our annual examination, and for which our children are truly grateful.

The James McKean Wilkins and Moody Kent funds are safely

deposited, and the incomes expended agreeably to provisions of their wills.

I am under many obligations to teachers and officers (some of whom have been with us more than a score of years) for their fidelity and zeal in performing their duties, and particularly do I wish to extend thanks to the Board of Trustees for the support given me. That prosperity may still attend the school is my fervent wish

J. C. RAY,

Superintendent.

FIFTIETH
ANNUAL REPORT
OF THE
RAILROAD COMMISSIONERS
OF THE
STATE OF NEW HAMPSHIRE,
1894.

CONCORD :
EDWARD N. PEARSON, PUBLIC PRINTER.
1895.

PRINTED BY
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CONCORD, N. H.

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PART I.

SPECIAL REPORT

REGARDING RAILWAYS OPERATED BY
OTHER THAN STEAM POWER.

STATE OF NEW HAMPSHIRE.

To the Legislature :

WHEREAS, it is the duty of the legislature to guard the reserved rights of the people and to be wary in the alienation of those rights by the exercise of the power of eminent domain, or by its transference to others, giving one individual the power to control the estate of another to private and personal advantage ; and,

WHEREAS, there is always imminent danger that corporations or individuals may acquire such control to the detriment of the state ; and,

WHEREAS, numerous charters are sought of this general court, and many existing corporations solicit an increase and extension of their corporate powers over the highways and individual estates of the people, ostensibly for public convenience, but chiefly for corporate profit, and open to the suspicion of speculative purposes ; and,

WHEREAS, the use of electricity as a motive power is no longer an experiment, but is to be recognized as an established factor in methods of public communication not merely local but for extended traffic ; and,

WHEREAS, the application and use of so powerful an agent should be placed under wise and watchful supervision, not only for the protection of property but from due regard for the personal safety and lives of property owners and of persons travelling upon public roads upon foot or in private carriages, all calling for cautious, well digested, and uniform laws, assuring the state of its rightful ascendancy and control ; Therefore be it

Resolved by the House of Representatives, the Senate concurring : That the railroad commissioners be requested and instructed to examine and make due inquiry, and report to this or the next session of the general court, by bill, special report, or both, what general legislation, if any, the public good requires, in reference to the powers to be conferred upon, or exercised by, railroads operated by other than steam power ; and that, pending such examination, and until such report is by the general court received, all bills providing for the incorporation of such railroads, or enlarging the powers of those already chartered, lie upon the table or be postponed until the next session of the gen-

eral court, except in cases where additional legislation with reference to existing and new charters may be clearly demanded to subserve the public interests.

In the discharge of the duty imposed upon us by the passage of the above resolution by the legislature of 1893, we have made such investigation as we could, and submit the following report.

Concord, December 29, 1894.

HENRY M. PUTNEY,
JOSIAH G. BELLOWES,
EDWARD B. S. SANBORN,

Railroad Commissioners of New Hampshire.

REPORT.

The Evolution of Street Railways.

The first street horse car was built by John Stephenson, of New York, and was used upon a road in that city which was opened November 26, 1831, but the development of street railway business was very slow, and it was not until 1856 that the first New England road was constructed in Boston. Street railroads were designed originally for cities of the first class, covering large and densely populated areas, in which people were obliged to live long distances from their places of business, and in these they were fairly profitable from the beginning. As their usefulness was gradually demonstrated they were multiplied and extended, until most cities and towns of more than 10,000 population and many of less size were supplied with them.

Outside the larger cities these roads were constructed by men who were residents of the towns in which they were located, and had in view the development of those towns and the convenience of themselves and their neighbors more than the net earnings of the roads. Many of them undoubtedly expected that street railway accommodations would enhance the value of real estate in which they were interested, but they did not look for large dividends upon their stock, and in many cases when the success of the enterprise had been assured they sold it for a fraction of what it cost.

They helped build street railways very much as they sometimes contributed to the erection of fountains, the construction of sidewalks, the purchase of statues for the public good. Each took as many shares as he thought he could afford to, not as an investment which was likely to pay directly but as one which

would promote the prosperity of his community. The roads were built and equipped as economically as possible, and they were capitalized within the actual cost. The public as well as their owners regarded them as public improvements rather than as money-making enterprises.

Under these circumstances street railway corporations were given all the rights and privileges they asked for, and they asked for more than any other class of profit-sharing corporations ever dared to.

They were furnished, free of expense, to them, roadways and roadbeds, bridges, fences, and crossings, were often exempted from taxation, and were permitted to charge for transportation all they could get.

In fact they were authorized to take to their own use almost everything they needed which belonged to the public, and to fix any rates they deemed prudent. This great liberality was justified upon the ground we have stated, that they were public improvements rather than speculative ventures, that every citizen in the town was profited by them, that they could be built nowhere but in the public streets, and that they could not be built at all if they were subjected to the same requirements and restrictions as steam roads.

With such concessions they cost comparatively little, and with the increase of population in the towns where they were located, the increase of the incomes of the classes that patronized them and the growth of the riding habit, they in most cases came to be dividend-paying properties which returned to their owners fair rates of interest upon the money invested in them.

In 1887 electricity was first successfully applied upon a commercial street railway in Richmond, Virginia, previous attempts to use it having been experimental only. The next year it had become established that this marvellous agent was to be generally employed in this line of traffic, and since that time the history of street railroading has been a record of changes from horse to electric power and the multiplication and extension of electric roads.

The sale of equipment has been from the start the first object of the most active promoters of electric roads.

The sale of the stocks and bonds of all roads has depended very largely upon their length of line.

Much of the actual cost of an electric road is in the power plant, and is little greater for ten miles of track than for five.

The electric car is much more speedy, comfortable, and in other ways attractive than its predecessor. American cities and villages grew more rapidly in 1888-1892 than in any other period. Real estate speculation, especially in suburban districts, was at its height. People were everywhere prosperous, and had money to spend in pleasure excursions and outings. All these facts contributed to the extension of old roads into new streets, then into the suburbs, then to pleasure resorts and neighboring villages; and nearly every substitution of electricity was accompanied by a large increase of mileage, which was not deemed feasible under the old conditions, and this has gone on until nearly every foot of territory within city limits has been occupied.

For several reasons definite data upon this subject for the whole country cannot be given. The development of the business is so rapid that the facts of yesterday are ancient history to-morrow.

Promoters of street railways find it for their advantage to withhold, as much as possible, exhibits showing their cost, earnings, operating expenses, and financial condition; and in most states there is a lack of laws requiring them to make such returns as are demanded of steam roads.

Fortunately, however, there is one large state in which trustworthy statistics regarding a very extensive street railway development have been obtained, and arranged and published in a clear and comprehensive form by the Railroad Commission.

Massachusetts is gridironed with electric roads, urban, suburban, and interurban, which serve cities and villages of nearly all sizes, centres of trade and manufacturing, places of residence, and pleasure resorts; and which, taken together, are probably as fairly representative of all in the country as those of any other state.

According to the report for the year ending September 30, 1893, of the Massachusetts commission, there were in operation

COMPARISON OF THE MILEAGE AND CARS OF
FOR THE YEARS ENDING

1893.

STATES AND TERRITORIES.	Horse.		Electric.		Cable.		Steam.		Total.	
	Miles.	Cars.	Miles.	Cars.	Miles.	Cars.	Miles.	Cars.	Miles.	Cars.
Alabama.....	36	92	79	144	.....	.....	148	112	263	348
Arizona.....	5	4	5	3	.....	.....	.....	.....	10	7
Arkansas.....	38	85	35	95	.....	.....	5	1	78	181
California.....	231	706	251	403	156	630	49	79	687	1,828
Colorado.....	7	7	163	327	30	232	15	4	215	570
Connecticut.....	107	417	72	158	.....	.....	.....	.....	179	575
Delaware.....	6	22	13	56	.....	.....	.....	.....	19	72
District Columbia.	57	324	56	107	22	389	.....	.....	135	820
Florida.....	28	55	5	10	.....	.....	.....	.....	33	65
Georgia.....	34	89	213	306	.....	.....	28	27	275	422
Idaho.....	.....	.....	3	2	.....	.....	.....	.....	3	2
Illinois.....	343	3,389	396	805	86	863	4	2	828	5,059
Indiana.....	92	167	173	402	.....	.....	8	14	273	583
Iowa.....	34	56	232	431	7	34	18	19	291	540
Kansas.....	54	111	108	160	.....	.....	11	22	173	293
Kentucky.....	98	280	130	413	.....	.....	.....	.....	228	693
Louisiana.....	98	334	50	103	.....	.....	9	36	157	473
Maine.....	28	52	48	93	.....	.....	.....	.....	76	145
Maryland.....	59	262	110	267	37	809	2	4	208	743
Massachusetts....	219	1,968	616	2,184	.....	.....	6	13	841	4,165
Michigan.....	51	206	249	637	.....	.....	9	11	309	854
Minnesota.....	10	16	319	778	11	80	.....	.....	340	874
Mississippi.....	21	54	.....	.....	.....	.....	6	10	27	64
Missouri.....	43	183	324	1,078	108	1,114	22	30	482	2,405
Montana.....	.....	.....	60	67	2	4	2	5	66	76
Nebraska.....	52	91	160	297	6	36	.....	.....	208	424
New Hampshire....	22	50	24	39	.....	.....	.....	.....	46	89
New Jersey.....	167	669	202	500	1	2	8	15	378	1,186
New York.....	629	4,275	758	2,215	39	408	12	36	1,438	6,934
North Carolina....	5	7	30	53	.....	.....	7	7	42	67
Ohio.....	69	157	556	1,785	44	322	4	8	673	2,272
Oregon.....	7	8	91	173	8	23	31	39	137	243
Pennsylvania.....	522	1,812	687	1,278	70	324	4	6	1,284	3,420
Rhode Island.....	68	353	51	89	3	58	.....	.....	122	500
South Carolina....	34	93	12	6	.....	.....	.....	.....	46	99
South Dakota.....	17	16	9	7	.....	.....	6	2	32	25
Tennessee.....	23	50	202	332	.....	.....	73	57	298	439
Texas.....	99	205	278	365	.....	.....	32	29	409	599
Utah.....	.....	.....	86	128	.....	.....	15	10	101	138
Vermont.....	10	19	5	8	.....	.....	.....	.....	15	27
Virginia.....	26	89	120	181	.....	.....	4	4	150	274
Washington.....	7	8	221	250	27	77	16	5	271	340
West Virginia....	13	19	34	85	.....	.....	.....	.....	47	104
Wisconsin.....	23	33	230	419	.....	.....	12	9	265	461
Wyoming.....	5	11	.....	.....	.....	.....	.....	.....	5	11
Total.....	3,497	16,845	7,476	17,233	658	4,805	566	616	12,174	39,509

STREET RAILWAYS IN THE UNITED STATES
DECEMBER 1892 AND 1893.

1892.

Horse.		Electric.		Cable.		Steam.		Total.	
Miles.	Cars.	Miles.	Cars.	Miles.	Cars.	Miles.	Cars.	Miles.	Cars.
60	157	40	65	.....	.....	150	119	250	341
6	4	.....	.....	.....	.....	.....	.....	6	4
42	90	27	78	.....	.....	5	2	74	870
254	587	205	264	157	637	45	69	661	1,557
20	30	152	273	43	300	.....	.....	215	603
103	370	49	111	.....	.....	.....	.....	152	481
6	22	13	50	.....	.....	.....	.....	19	72
54	267	45	87	22	389	.....	.....	121	743
28	53	5	10	.....	.....	10	5	43	68
59	103	160	236	.....	.....	16	11	235	350
.....	.....	3	2	.....	.....	.....	.....	3	2
365	3,193	316	584	85	568	10	10	776	4,355
91	172	157	371	.....	.....	8	14	256	557
54	113	193	421	7	34	14	17	268	585
59	119	68	91	2	4	34	63	163	277
133	333	84	252	.....	.....	.....	.....	217	585
119	442	5	8	.....	.....	33	36	157	486
28	75	41	87	.....	.....	.....	.....	69	162
133	439	67	94	10	35	2	4	212	572
267	1,729	524	2,037	.....	.....	6	10	797	3,776
68	380	209	513	.....	.....	15	11	292	904
10	16	314	710	11	29	.....	.....	335	755
21	54	.....	.....	.....	.....	6	10	27	64
70	458	321	1,040	108	1,079	12	20	511	2,597
.....	.....	60	67	2	4	5	5	67	76
59	183	150	238	6	22	.....	.....	215	443
28	70	23	25	.....	.....	.....	.....	51	95
119	436	88	265	3	7	8	20	218	728
848	5,895	455	1,272	13	73	28	37	1,344	7,277
5	7	33	56	.....	.....	4	5	42	68
204	436	538	1,566	44	197	4	4	790	2,203
19	29	62	108	13	45	35	43	129	235
688	1,931	484	923	70	334	.....	.....	1,242	3,188
67	410	51	65	3	14	.....	.....	121	489
38	99	.....	.....	.....	.....	.....	.....	38	99
17	16	9	7	.....	.....	6	2	32	25
26	56	197	319	.....	.....	71	99	294	464
150	263	249	307	.....	.....	32	31	431	611
.....	.....	84	112	.....	.....	16	10	100	122
13	20	.....	.....	.....	.....	.....	.....	13	20
30	84	97	138	.....	.....	16	14	143	236
7	8	195	226	29	75	19	7	250	316
21	30	33	51	.....	.....	10	20	64	101
66	115	120	286	.....	.....	.....	.....	186	401
5	11	.....	.....	.....	.....	.....	.....	5	11
4,460	19,315	5,939	13,415	646	3,971	620	698	11,634	37,274

in that state 60 street railroads, with a total length, including double track but not sidings, of 874 miles, an increase of 119 miles during that railroad year.

Of this mileage 711 was electric and 163 horse. The capital stock of the 60 companies was \$25,883,575, their funded debt was \$15,109,000, and their floating debt \$9,597,113, making their total liabilities \$49,589,689, an average of \$53,985.69 per mile, which was divided as follows: Construction, \$26,792; equipment, \$15,455.06; land and buildings, \$11,738.63.

These computations are upon a single-track basis; that is, a mile of line which is double tracked is reckoned as two miles.

The cost of sidings is included; but their length, which was 63 miles, is not reckoned. If these be added, the total track mileage in Massachusetts September 30, 1893, was 937, and the average capitalization per mile was \$53,137.

Boston and vicinity are served by the West End road, which had 254 miles of track and a capitalization of about \$24,500,000; deducting these from the totals for the state, and we have, outside of the West End territory, 620 miles of track, with a capitalization of about \$25,000,000, or \$40,300 per mile.

The table, on *pp.* 8 and 9, showing approximately the growth of street railway enterprises in the several states up to January 1, 1894, is copied from the *Street Railway Journal* of New York, an accepted authority on the subject. The mileage given therein includes double tracks and sidings, one mile of double track being counted as two miles, and sidings as additional length.

Assuming that construction and transformation have progressed this year in the same rate as in 1893, we now have about 12,700 miles of track, of which about 9,000 is electric, 2,500 horse, 670 cable, and 500 steam.

The cable and elevated steam roads are found only in the largest cities outside of New England. Their cost, capitalization, and earnings are many times those of any electric or horse roads. One of them is capitalized at \$717,700 per mile, another at \$643,500, and none of them at less than \$100,000.

The electric and horse roads are as a rule capitalized much higher per mile of track in large towns than in smaller ones, partly because they cost more and partly because they can carry more water in the stock market. For these reasons the figures do not apply closely to such roads as New Hampshire is interested in, but the Massachusetts averages are perhaps not far from those of the whole country. They are at least as near as any we have, and in view of the fact that every equipment of a street road for electricity increases its liabilities, it appears safe to conclude that when all roads have been thus improved they will represent an average capitalization even higher than that stated here.

The steam roads for which returns were made to the Interstate Commerce Commission in 1893 had a total length of 169,779.84 miles and their total capitalization was \$10,506,235,410, an average of \$63,421 per mile of line, of which a little less than one half was represented by stock and the remainder by bonds and miscellaneous obligations.

These roads operated 10,051 miles of second track, 912 miles of third track, 668 miles of fourth track, and 40,451 miles of sidings and yard track, a total of 221,863 miles of track, the average capitalization of which was \$47,354 per mile.

In other words the capitalization of the steam railways of the country, with their enormously expensive roadways, roadbeds, terminals, stations, bridges, and fences (none of which enter to any great extent into the cost of a street railway), with their monstrous locomotives, palatial coaches, and almost numberless freight cars, and with the great volume of water which has been injected into their stock, is but \$47,354 per mile of track and

but \$63,421 per mile of line, as against \$40,300 per mile of track for street railways outside the great cities and \$53,985 per mile of track for the whole country.

Financing.

The character of street railroading as a business has been changed as radically as the method of moving the cars. Syndicates controlling vast sums of money have acquired the franchises of the original stockholders, and in too many cases have used them for the purpose of realizing enormous profits at the expense of the public in the briefest possible time. They have bought and built roads, not with a view to their profitable operation, but to sell them at exorbitant prices by disposing of the stocks and bonds.

Many of these syndicates are organizations within corporations whose business it is to make and sell electrical appliances, and others are composed or controlled by speculators in suburban fields and pastures which it is desired to convert into house lots. Their first source of profit is in the sale of equipment or of lands, and following this is the proceeds of the sale of all the securities that can be disposed of. Their business is financing, not railroading. Their aim is to get what money they can and get away, leaving it to others to attempt the impossible task of making the roads earn fixed charges and dividends. In this they have been wonderfully successful.

The mystery which attaches to the generation and use of electricity and the concealments which have surrounded the construction and operation of electric railways have greatly aided in the placing of their securities.

Because marvellous results have been obtained by electricians, the idea has prevailed that nothing was beyond the reach of their skill and that a railroad of their invention could so create business and reduce the cost of doing it that it could pay upon almost any capitalization.

Given a franchise covering a large town or two small contiguous ones, a map showing their size, actual and imagined, a table giving their population, present and prospective, and an ingenious calculation of receipts and expenses, and it

has been entirely practicable to sell securities to at least double the actual value of the road, considered with reference to its earning power, and this has been done in every section of the country.

No one needs to be told that when the average liabilities of ordinary street railways are in excess of \$40,000 per mile of track, more than one half the amount is water.

An expert railroad statistician has recently said that the actual cost of street railways including the fabulous prices paid for their franchises, for which the public receives nothing, does not exceed their indebtedness, which about equals their stock. In other terms, that for every dollar that has been invested in these properties another dollar has gone into the pockets of promoters and brokers.

With franchises at their original cost, free, and equipment, tracks, and labor at the present greatly reduced prices, it is safe to say that the entire electric railway system of the country could be replaced for one third its nominal cost.

With the roads capitalized in this way it follows that the public must pay much more than it should be asked to pay for services, or that holders of stocks and bonds must be deprived of the income that has been promised them, even when construction has been kept within lines that should be profitable. When it has been pushed into sections where there is no business to warrant it, in order to boom the price of building lots, or make a favorable showing of mileage to investors, the result is still worse, and the financial wreckage of the near future is certain to be largely composed of the remains of such roads.

Indeed, we do not need to wait for the collapse of many of these enterprises. In the West and South there is widespread bankruptcy in street railway ventures, and a number of roads or sections of roads which were pushed from business centres out into prairies and forests for the purposes stated above, have already been abandoned, within two or three years of the date when the first cars rolled over them.

Even in the populous and conservative East many electric railway corporations are insolvent, and others are staggering under the enormous financial loads which they have assumed.

Cost and Earning Power.

It is yet to be demonstrated that the application of electricity necessarily increases the dividend-earning power of a street railroad. It invariably adds to the gross receipts, but it involves such outlays for construction, equipment, and operation, that only in rare instances has it enlarged the percentage of profit. Comparison instituted by the Massachusetts commission shows that since 1888, in which year all the street roads in that state were operated by horse power, the net earnings per passenger have increased 62 per cent., the net earnings per car mile, 73 per cent., the net earnings per mile of road, 57 per cent., the cost per mile of road, 60 per cent., and the capitalization per mile, 65 per cent.

During the last five years these roads have paid to the stockholders an average of 6.44 per cent., which is a little less than one per cent. more than was paid for five years, prior to 1888, but in order to do this, an average surplus of 12 per cent. which was maintained before the introduction of electricity, has been drawn upon until it has nearly disappeared.

There is reason, too, for believing that the apparent profits have been more matters of book-keeping than of real balances, having been obtained by leaving out of account depreciation of the plant and wear of machinery.

As the first electric roads are but six years old, their tracks, equipment, and power plants are all new, and outlays for repairs and renewals have been very small, but during the next decade most of these will have to be replaced at great expense, which if it is charged to operating expenses, will wipe out a large share of the percentage of net earnings shown in the past, unless business is rapidly increased or the cost of power is greatly reduced.

Edward S. Higgins, a New York expert of wide reputation, has recently published in the *Street Railway Journal* a series of articles upon the intrinsic value of street railways, in which he bases his conclusions upon an exhaustive analysis of the cost, capitalization, operating expenses, gross receipts, and net earnings of representative roads before and since the adoption of electricity. He groups these roads in seven classes, according to

the population of the cities and towns which they serve, as follows :

Class I. Roads in places of less than 15,000 inhabitants.

Class II. Roads in places of from 15,000 to 25,000.

Class III. Roads in places of from 25,000 to 50,000.

Class IV. Roads in places of from 50,000 to 100,000.

Class V. Roads in places of from 100,000 to 500,000.

Class VII. Roads in places of over 500,000.

Class VI. Interurban roads.

Writing of street railway properties grouped in this way last January, Mr. Higgins, after an exhaustive discussion of the statistical exhibits of several roads in each group, reaches these conclusions, which, while they are based upon a very brief experience, as all calculation in this field must be, and are at best only general estimates which would not apply closely to any particular road, are worth considering in the absence of more definite information.

Class I. There are about 500 cities, towns, and boroughs in the United States of from 5,000 to 15,000 inhabitants. Of this number, over 300 now contain local or are served by interurban street railways, about 120 having been invaded in 1893. Many of the smaller places, too, have street railway facilities, although few of less than 5,000 are served by strictly local roads.

“The equipment of these small roads by electricity has sometimes—but by no means always—improved the financial outlook. Gross receipts have always increased, and frequently in a very large ratio—100, 200, even 300 per cent. This is the natural result of radical improvements in service and of the novelty of electric traction. But it has been, and is now, difficult to crowd operating expenses to a point where returns can be regularly made on the necessarily increased capitalization. “Electricians” are costly (sometimes in more ways than one). The fixed expenses of a power station, when distributed over but three, four, or five cars, frequently make the cost of motive power excessive; nor can this charge be greatly reduced by hiring power from local lighting stations. In small towns the latter rarely operate more than six to eight hours out of the twenty-

four for lighting service. In order to furnish power to an electric railway they must add new engines, boilers, special dynamos and apparatus, and must employ another set of men. The light saving in general expenses per unit output is more than counterbalanced by the profit necessarily charged by the lighting company. Depreciation of track is greater with electric operation than with horses, and the cost of maintaining the earlier types of electric motors has been disheartening. Nor can we forget that all the items of the profit and loss account are on so small a scale that a single accident causing loss of life or limb may result in successful damage suits, entirely wiping out a year's net earnings.

“The evil of overcapitalization was almost wholly absent in the horse railways of this class, but is decidedly present in their electric successors of to-day, though with a better excuse for being than is always the case with larger systems. In the early days of electric railroading, when manufacturing and construction costs were a well guarded mystery, high prices for apparatus and for all kinds of contract work were demanded, particularly when the contractors were obliged to take part payment in bonds. A great majority of the smaller roads could be financed only in this way, and were burdened with heavy interest charges, hard to meet even at first, with road and equipment comparatively new, and presumably in the best condition for profitable operation. Defaults have already occurred, and must be expected henceforth with greater and greater frequency.

“While the above discussion applies to the great majority of roads serving less than 15,000 inhabitants, there are many cases which seem to be, and a few which actually are, exceptions to the rule. When a population of from 12,000 to 15,000 is scattered along a narrow territory, such as a valley or river front, and if there is constant necessity for travel between the different parts of this district, an electric, or even a horse, railway will occasionally show true profits on the actual cost of construction. Even so, however, there can be little margin for mistakes of management or for accidents, both of which are a constant menace to net receipts. Again, a “summer road” situated in a small town, but serving a much larger transient

population bent on pleasure, is frequently profitable on a moderate scale; but such roads evidently do not properly belong in this class. In still other cases local conditions favor larger gross and net earnings than the average."

Class II. There are ninety-one cities and towns in the United States of from 15,000 to 25,000 inhabitants.

Fifty-seven of these cities are located in the Eastern states, twenty-one in the Central, nine in the Southern, and four in the Western. All but ten have local street railway systems. Eight of the ten are connected with larger metropolitan systems, and street railways are projected in two not yet served. The total track mileage exceeds 1,000, of which about 80 per cent. is electric, 16 per cent. horse, and the balance steam and miscellaneous.

"1. A large majority are capitalized at from two to three times the *present* cost of duplicating their tangible assets. This has been done by several methods, one of which has been already described, that of purchasing apparatus and equipment at the high prices of early days, and for bonds.

"2. A majority of the roads are, and will probably be in future, unable to permanently earn the interest on their mortgage indebtedness. This conclusion is not wholly justified by the tables alone, since it would appear that many of the roads there shown have no trouble as yet in meeting fixed charges, while others, though less successful, have not been in operation by electricity long enough to derive the full benefit of the change. Nevertheless, when we remember that the charges for maintenance will increase from year to year as the new track and equipment wear out in service, and when we realize how small are the totals of net earnings, we cannot but fear that the latter will gradually dwindle to the point of disappearance.

"3. Few of the entire number will be able to earn a 5 per cent. dividend on their capital stock after meeting true operating expenses and fixed charges.

"4. None of the securities are worth the consideration as investments of other than local capitalists, who may be able to give personal time and care to the management of the properties."

There are thirty-five cities in the United States having a population of from 25,000 to 35,000 by the census of 1890. Twenty-one are in the Eastern states, seven in the Southern, six in the Central, and one in the Western. All are served by extensive and well developed street railway systems. The total track mileage now exceeds 2,000, of which 75 per cent. is operated by electricity, 10 per cent. by horses, and the balance by various systems of motive power.

“1. Properly developed and well managed electric railway systems in manufacturing cities and towns of this class, operating under average conditions, and giving a service of from 10 to 12 car miles per capita, should be able to earn about \$2.50 gross per capita, and from \$6,000 to \$7,000 per mile of road. Under exceptionally favorable circumstances, or where a large summer traffic can be developed by special attractions, the passenger income may exceed this figure.

“2. Electric railway systems of this size cannot be permanently maintained and operated, except under rarely favorable conditions, at less than 75 per cent. of the passenger income.

“3. Assuming, therefore, that the safe net income will be 25 per cent. of the gross, we obtain \$0.625 as the net income per capita reasonably to be expected. This is 5 per cent. on \$12.50, which is the measure of the total investment per capita permissible to the street railways of this class, if overcapitalization of earning power is to be avoided. Now it is easily possible to build and equip electric railway systems in cities of this class (at the rate of say one mile of track for each 2,500 inhabitants served) for a cash expenditure, at present prices, of somewhat less than \$12.50 per capita. For example, a twelve-mile street railway system in a city of 30,000 inhabitants can be built in most cases for about \$250,000. It should be able to earn \$75,000 gross, and \$18,750 net. The return on the investment would be, therefore, about 7.5 per cent., and this is roughly the average intrinsic earning power of the properties of this class.

“4. Finally, it may be said in general that investors should refuse to consider any small electric railway proposition which does not involve: (a) The service of a present population of at least 25,000 inhabitants; (b) a traffic necessity for at least 5

miles of track and 5 cars; (c) the direct service of a population not less than 3,000 per mile of track; (d) the free gift, without burdensome conditions, of a franchise running for thirty years or more; (e) the privilege of using a roadbed construction costing, ready for service, not more than \$7,500 per mile of track."

Class III, *b*.—There are thirty-one cities in the United States having a population of from 35,000 to 50,000 by the census of 1890. Twenty are in the Eastern States, five in the Western, three in the Central, and three in the Southern. The total track mileage now exceeds 1,000, of which 75 per cent. is operated by electricity, 13 per cent. by horses, and the balance by various systems of motive power.

"1. American cities of from 40,000 to 50,000 inhabitants will usually patronize a well managed electric street railway system, 12 to 18 miles in length, to the extent of from \$3.50 to \$4.50 per capita of passenger income. One or two Western cities of this size are earning over \$5 per capita gross on exceptionally large street and car mileage.

"2. If it were possible to construct these electric railway properties anew, according to the best engineering practice of the present day, they could be operated in most cases at from 70 to 75 per cent. of the passenger income. Unfortunately, however, many of the roads have purchased early or inferior apparatus and material; and the operating expenses cannot be kept down to these figures, but will probably average at least 80 per cent. of the passenger income.

"3. Under the most favorable conditions of operation a net earning power of \$1 per capita is a reasonable expectation of profit; but 75 cents per capita is, and will be, a more usual figure.

"4. Seventy-five cents per capita is a return of 5 per cent. per annum on capital liabilities of \$15 per capita, and of 7.5 per cent. on capital liabilities of \$10 per capita, the latter figure representing about the average cost of building and equipping electric railway systems of from 12 to 18 miles in length in cities of this size. One dollar per capita—which represents the approximate net earning power of a perfectly constructed and equipped

street railway system in cities of this size—is equivalent to a 10 per cent. return upon the actual cost of its construction (apart from franchises), and it may be said, therefore, that the electric railway properties of this class are intrinsically 10 per cent. investments.”

Class IV.—There are thirty cities in the United States having a population of from 50,000 to 100,000 by the census of 1890. Twenty-two are in the Eastern states, four in the Southern, three in the Central, and one in the Western. The total track mileage is nearly 1,600, of which 81 per cent. is operated by electricity, 15 per cent. by horses, and the balance by various systems of motive power.

“1. Well managed electric street railway systems of from 25 to 40 miles in length in the best American cities of from 50,000 to 100,000 inhabitants, will probably develop a maximum earning power of from \$5 to \$6 gross per capita, with one or two exceptional cases rising above these figures. A larger number will earn from \$4 to \$5 per capita, and few will be unable to earn \$4 per capita.

“2. Those properties which have been improperly constructed and equipped, particularly in the matter of roadbed, cannot probably be permanently operated at less than 75 per cent. of the passenger income, higher figures rather than lower being probable. Those properties which have postponed equipment until a comparatively recent period, and which have been carefully and thoroughly built, can usually be operated at from 65 to 70 per cent. of the passenger income.

“3. Under the most favorable conditions of operation a maximum net earning power of about \$2 per capita is possible, but more usual figures will range from \$1 to \$1.50 per capita.

“One dollar and a half per capita is a return of 12 per cent. per annum on capital liabilities of \$12.50 per capita, which represents about the average present cost of building and equipping in the most perfect manner electric railway systems of average length in cities of this class, where the cost of taking up and replacing pavement forms an important item of original investment. In general, therefore, it may be said that these

properties are, intrinsically, investments returning from 10 to 15 per cent. on the actual value of tangible assets apart from franchises."

Class V.—There are twenty-four cities in the United States having a population of from 100,000 to 500,000 by the census of 1890. Fifteen are in the Eastern states, six in the Central, two in the Western, and one in the Southern. The total track mileage exceeds 3,000, of which about 65 per cent. is operated by electricity, 20 per cent. by horses, 10 per cent. by cable, and the balance by other systems of motive power.

"1. The magnitude of the interests involved in handling the street railway properties of this class will insure the continued employment of the best managing ability obtainable; and the interests of the security holders will be, in this respect, carefully and thoroughly protected.

"2. Animal motive power will soon disappear entirely in the cities of this class, and will be replaced chiefly by the overhead electric system, unless further improvements in the science of transportation be made. Existing cable lines will continue in use on streets where the density of traffic is very great; but it is possible that little or no additional cable mileage will be built, on account of the large initial cost of construction, as compared with that of the electric system.

"3. When the process of conversion to improved systems of motive powers shall have been completed in the cities of this class, a few exceptional street railway systems will be able to earn from \$10 to \$15 per capita by the cultivation of traffic in every possible manner. Nearly all of the remainder will develop an earning power of from \$7.50 to \$10 per capita, and few will fall below \$7.50 per capita.

"4. Many of these properties have been slow in adopting new rapid transit methods, and are fortunate in profiting by the experience of those earlier in the field. The electric railways may hope to operate, therefore, at from 65 to 70 per cent. of the passenger income; and the cable railways at a somewhat smaller ratio, owing, not so much to a lower cost of operation per car mile, as to a larger passenger income per car mile.

"5. A net earning power of from \$2.75 to \$3.50 per capita, with occasional figures slightly larger than these, may be expected.

"6. Such net earnings are equivalent to a return of from 15 to 25 per cent. on the actual net cost of duplicating the tangible assets of the railway systems under consideration. The cost of track construction and paving in the crowded streets of these cities ranges from \$15,000 to \$30,000 per mile of track, according to the amount of paving required by the city. The investment required for equipment is proportionately larger, on account of the greater number of cars per mile of track necessary for properly handling the traffic; and the actual cash cost of building and equipping new electric railway systems in these cities will rarely be less than \$50,000 per mile of track, and may easily be somewhat more. The cost of building and equipping cable roads varies within wide limits, on account of interference with water and gas pipes, etc., but is rarely less than \$100,000 per mile of track. Bearing in mind then the statements previously made, that these systems are operating from 100 to 150 miles of track, it is seen that, while capital liabilities of from \$15 to \$25 per capita are not unreasonable, larger amounts may well be regarded with suspicion."

Class VI. There are four cities in the United States having a population of over 500,000 inhabitants by the census of 1890, and another whose rich and populous suburban district brings it within this class. The total track mileage in these five population centres exceeds 1,800, of which about 70 per cent. is operated by horses, 13 per cent. by electricity, 7 per cent. by the cable system and 9 per cent. by steam (elevated).

"The properties of this class are among the safest and most profitable in the entire range of capital investment. Defaults in interest charges are almost unknown, and dividends on stocks have been, with few exceptions, regular and satisfactory, in spite of extreme over-capitalization of costs. So well recognized are these facts that the securities are, as a rule, closely held by 'insiders,' and have not, at least until recently, formed an important feature in stock exchange transactions."

Class VII. Interurban and through-line street railways are very recent enterprises, and it is impossible to speak with any certainty as to the results or probabilities in this comparatively unknown field, but in Mr. Higgins's opinion: There can be no question that in thickly settled manufacturing and residence territory, a network of lines connecting the various settlements will be well patronized for both pleasure and business reasons. It is only since the introduction of improved forms of motive power that "pleasure riding" has become so important a source of street railway revenue. There is no reason why it should not increase in years to come, particularly through the country districts served by interurban roads.

Nevertheless, a great many doubtful interurban "schemes" are being urged upon capital in these latter days. The great difficulty with many of the projects is that they are building too much mileage for the possible patronage. It cannot usually be wise, for example, to build a line through ten or fifteen miles of farming country in order to connect a village of 2,000 inhabitants with a town of 5,000 by a fifteen-minute schedule—an extreme case, perhaps, but one which we can easily find paralleled in recent prospectuses.

Of a somewhat different character are the more ambitious projects for connecting important cities 100 miles or more apart by a system of electric railways which shall develop a large local and pleasure traffic en route, with little expectation of through business. Such roads come in direct conflict with existing steam railways, and naturally arouse their bitter opposition. From the steam railway point of view it does not seem quite fair for the local authorities to grant to the electric railway companies the free use of costly highway systems built at the expense of the public, when the steam railways have been obliged to purchase their rights of way and to assume heavy burdens for expense of grading, bridges, viaducts, etc. This is especially an injustice also if the right to carry freight shall also be granted to companies operating upon the public highways, and if the attempt is made to obtain such rights on any large scale we may expect a "war of corporations" of the most bitter and determined nature.

Through Lines.

Having occupied nearly every city in the country, the promoters of electric railways are now turning their attention to through lines which will parallel and compete for the business now done by the steam roads, and during the past year many syndicates have been formed for the purpose of securing urban roads already in operation, and connecting and extending them so as to practically duplicate some of the principal steam lines which now connect our great cities. One of the most ambitious of these has in hand an electric road from Philadelphia to Harrisburg, with branches to most of the important cities of Pennsylvania, which will be 366 miles in length, including fifty miles already constructed and in operation.

Another aims to unite New York and Philadelphia by an electric system, touching many points in New Jersey, and calling for 150 miles of track, of which seventy are already laid.

Two electric roads are being built from Baltimore to Washington, a distance of about 40 miles, and the attempt to construct an air line from Chicago to St. Louis, a distance of 250 miles, is now revived.

These and many other similar projects are backed by all necessary money, courage, and push, and are certain to materialize in the near future. They are designed not only for the transportation of passengers, but freight, express, and mails, and to be in all respects competitors of the steam roads whose tracks they parallel, except possibly in handling heavy freight.

Surface Roads.

The proprietors of some electric roads have deemed it for their advantage in locating their lines through sparsely settled country districts where land is cheap, to abandon the highways and secure roadways of their own, so that theirs are, strictly speaking, surface rather than street roads. And it is probable that this course will commend itself to some extent to the engineers of through lines. Not only this, but long distance electrics like that between St. Louis and Chicago, upon which it is proposed to run trains at a very high rate of speed, must be constructed upon graded and carefully built road-beds, which

will doubtless correspond very closely to those of the steam roads. But it is not practicable in this discussion to draw distinctions between these and other electric railways, which are confined to the streets.

The Value of Franchises.

The substitution of electric for other power upon street railways, involved the sacrifices of most of the property represented in their construction and equipment accounts, but it enhanced immensely the value of their franchises, which carried with them to the electric syndicates all the rights, privileges, and immunities that had been granted to the weak and unpromising corporations to which they were given as an inducement to supply the public with cheap carriage in city streets.

Many of these franchises were exclusive and perpetual or for a long term of years. They gave their owners an absolute and indefeasible monopoly in the territory to which they applied, the right to confiscate to their own use public property, and freedom from the restrictions which were imposed on all other railroads, and they were very valuable.

Two illustrations, which are not altogether exceptional, will serve to show what the right to do the things which street railways are privileged to do by their charters, is deemed to be worth by the promoters of electrics.

Within a year a street railroad in San Francisco, in the construction and equipment, of which three million dollars were expended, has been sold for eighteen millions, and it was asserted at the time that it would have brought that amount if it had not had a dollar's worth of tangible assets. It was the franchise that was bought.

It is notorious that the owner of a New Hampshire street railway has been repeatedly offered and refused for his road two hundred and fifty thousand dollars, of which more than two hundred thousand must be for a franchise that was given outright to his neighbors, of whom he bought it upon the eve of the electric period.

So it will be found in almost every instance, where the ownership of a street railway in a city of 40,000 people or more has

changed hands, and electric motors have taken the place of horses, a very large share of the liabilities incurred by the new proprietors is for franchises which were granted gratuitously by the public, upon the supposition that no one could afford to pay any thing for them, and that they were in the nature of a necessary contribution by the municipality for the purpose of securing public improvements.

Restriction and Regulation.

In most states street railway corporations have been organized under general laws, and have not been compelled to ask legislatures for special charters.

These laws were framed to meet the requirements of the horse-car period. As a rule they are very liberal and very elastic. They have permitted the occupation of streets and the construction of tracks by whoever first saw fit to make the venture. They have practically put no limit to the issue of stock and bonds, and they have reserved to the state very little in the way of regulation.

As street railways were originally purely local institutions, it was deemed proper that municipalities in which they were located should have such control of them as it was thought necessary the public should exercise, and it was left to the local authorities to locate them, prescribe conditions as to the use of streets, and in some cases to regulate their charges. In brief, the state legislatures gave them authority to do whatever boards of aldermen and selectmen would assent to, and the terms they obtained depended to a great extent upon the character of these officials and the influence the railroad managers had with them, and were very different in different places. In some cities they were permitted to take the middle of the street, in others they were located outside the travelled portion of the highway. In some they were compelled to pave and keep in repair the space used by them, in others no such condition was imposed. In some they had to remove snow and ice, in others this was done at the expense of the public. In a very few, maximum rates of fare were established by the authorities. Consequently when the roads in several contiguous places were united and made into one

line, one section of it had one set of regulations and restrictions, the next another, and the third still another, but neither had very many or very rigorous ones to comply with, for the same spirit of liberality which shaped the policy of legislatures in granting franchises controlled city governments in the exercise of the powers conferred upon them.

With the development of the electric road, and its absorption, consolidation, and extension of the horse-car lines, its enormous aggregation of capital, and its use of the immense power which the control of such capital gives and the greed of its managers dictates, it has become apparent that the laws which were sufficient for protection are now entirely inadequate, and repeated attempts have been made to substitute other codes, which would subject these enterprises to the same control that has been found necessary in dealing with steam roads.

Such attempts have not often succeeded. The desire of the public to secure electric road facilities, the natural hostility of electric road owners to any curtailment of their privileges and powers, and the pliability of legislatures, have generally sufficed to defeat any movement in that direction, and it is an unquestionable fact that the street railway of the present, though in most cases a complete monopoly, and the creation of concession and gratuity from the public, is subject to less legal restraint than any other corporation.

Barring its liability to municipal control, which is rarely troublesome, it may do what its owners please.

The state does not assert its right to regulate a creature which exists by its decree and grows upon its bounty.

If there are exceptions to this they are to be found in Massachusetts and New York, where considerable progress has been made in the enactment of street railway laws adapted to the new conditions.

Damage to Streets.

The benefits which electric roads confer upon the public are not secured without heavy offsets, among which are common accidents resulting in the loss of limbs and lives, the obstruction of streets with unsightly poles and annoying wires, and the spoiling

of highways for carriage use. Few if any of our thoroughfares are wide enough to carry the tracks of a street road without interfering with the passage of pleasure and business vehicles drawn by horses, and if they were, a road on which one is liable at any time to meet or be passed by a trolley car is a road to be avoided by those who drive spirited horses.

In the winter, in our climate, the country roads cannot be cleared of snow as they must be cleared in order to permit an electric car to run, without destroying them for driving purposes, and even in summer a first-class driveway and a railway track cannot be made to occupy the same ground. These are necessary evils which cannot be prevented.

Beyond this is the matter of grade crossings upon which street cars pass over the tracks of steam roads. They are the most dangerous of grade crossings, and constantly put in jeopardy all street car passengers who are carried over them.

Wherever it is possible they should be avoided, and where this cannot be done they should be carefully protected by gates or flagmen and the enforcement of the most stringent rules regarding their use.

The Ohio Idea.

Ohio is engaged in experiments designed to test what appears to be a popular theory in the farming sections of that state, that the public should construct, control, and operate the street railways, thereby securing to the people not only cheap and agreeable transportation but all the advantages which are elsewhere voted to corporations in the shape of franchises.

The legislature of 1894 enacted several laws authorizing towns and counties to issue five per cent. bonds for the purpose of placing upon the highways "iron or steel tracks suitable for the passage of electric cars or cars propelled by inanimate power, which tracks shall be and remain a part of the public road and a part of the public property the same as bridges or other road improvements."

When said roads are completed the township trustees or county commissioners are authorized and empowered to fix a rate of toll of so much per car mile for each and every car or wagon passing

over said tracks, or in lieu of tolls to fix an annual rental which shall not be more than five per cent. of the bonds issued.

Provision is made for the levy of a tax to create a sinking fund for the redemption of the bonds at maturity, and the trustees of the townships through which the roads pass are empowered to make regulations for the use of the tracks.

The object, as we understand it, is to furnish at the public expense electric or other street roads on which the public may transport passengers and freight by paying the actual cost of the haul plus enough to keep the track in repair.

New Hampshire Street Roads.

New Hampshire has now five street railways, of which three, the Manchester, Nashua, and Laconia, are operated by horse power, and the other two, the Concord and Dover, by electricity. Arrangements are being made to convert the Manchester and Nashua roads into electrics.

The two electrics are interurban and both parallel steam roads, the Dover between that city and Somersworth, and the Concord between the central wards of that city and Penacook.

All these roads have passed by the processes described above, from the ownership of the many people who furnished their original capital into the control of financiers. The stock of the Manchester road is, with the exception of six shares, owned by one man. Another man holds a controlling interest in the stock of the Dover, and the Nashua has just been sold to a foreign syndicate. The Concord and Laconia are now in the hands of a few recent purchasers.

The Manchester road has 10.17 miles of track. Its capital stock is but \$25,000; it has no funded debt, and its unfunded liabilities are but \$60,585. It carried last year 1,585,832 passengers, earned \$81,627.15, of which \$4,721.29 was net income, and paid its four stockholders seven per cent. dividends.

The Nashua road has 10.5 miles of track. Its capital stock is \$20,000 and its debt \$161,659. It carried last year 560,901 passengers and earned \$29,994.89, which was \$4,147.35 less than its operating expenses. Its deficit for the year, including interest, was more than \$12,000.

The Concord road is 11 miles long. Its capital stock is \$100,000, of which one half is preferred, and its funded debt is \$100,000. Its earnings last year were \$43,787.51, its operating expenses \$32,980.85, and its interest account \$5,057.95. It paid six per cent. dividends on the preferred stock, and carried \$2,749.61 to surplus.

The Dover road is 6.5 miles long. It is capitalized at \$150,000, and has a funded debt of \$100,000. Some months ago it passed into the hands of a receiver, its stock is worthless, and its bonds of doubtful value.

The Laconia road is 3.4 miles long. It is capitalized at \$50,000, and has an unfunded debt of \$4,400 above its surplus. It carried last year 206,473 passengers, and earned net \$2,418. Its stockholders received five per cent. dividends.

These five roads meet the requirements of the five largest cities in the state and of another smaller one. They occupy nearly all the territory in the state which can be made to furnish profitable business to purely local roads, and whatever remains is covered by charters already granted but not yet used.

New charters are therefore likely to be asked for, only with a view to the construction of interurban or through lines connecting two or more cities or towns, and future construction will in all probability be mostly by foreign capitalists. Further development of street railways by our own citizens, with their own money, for the purpose of securing to themselves and their neighbors needed facilities, is not to be confidently looked for.

CONCLUSIONS.

The electric road has come to stay and be extended and perfected. The advantages it offers, rapid transit, cheap and delightful journeying, railway communications for communities to which they cannot be afforded by any other method, will command for it public approval, and capitalists, to whom it offers an unlimited field for investment and speculation, will construct it wherever there is business to warrant.

The prediction that within the next decade it will supersede the steam road for passengers, mails, expresses, and light freights may be extravagant, but it is by no means as much so as a fore-

telling of what has actually been accomplished since would have been regarded a decade ago.

No conservative prophet is safe in front of an electric motor. In many of the states, street railways have been restricted by their charters or general laws to a passenger business, but there are at present about 60 roads which have a freight service, 40 of them operating special cars for that purpose, more than 60 which carry mails and 35 which do an express business, and the tendency everywhere is toward the removal of all statutory limitation of the business which this class of carriers may do, and capitalists who operate in this field base their plans upon a free competition with the steam roads in all lines of railway transportation. Legislation upon the subject should therefore be predicated upon the same theory, and legislators in this state should have in mind not merely the street road which has supplanted the omnibus, but the electric through line which aims to rival in power and importance, in variety and volume of business, the great systems along which are planted our towns and cities.

In the absence of general laws authorizing the formation of street railway corporations, the seizure of highways, the issue of securities, and the exercise of the other powers which such organizations have secured elsewhere, we have escaped many of the difficulties which beset other states in dealing with the question. Only special charters have been granted, and these have been confined to one or two towns. No through line can be built and no great combination of existing lines effected without the authority of the legislature.

We are, therefore, in a position to impose such conditions as may be necessary to protect the public and secure for the people the advantages to which they are entitled, in return for the immensely valuable privileges which they will be asked to confer upon these corporations.

Assuming that the street railway of the future is to be an electric, that it is to be built and financed by capitalists, probably from other states, for the sole purpose of making money, that it is to have at its command abundant cash, credit, courage, and cunning, that it will be dominated by the same selfishness and shrewdness that characterize the management of great corpora-

tions generally, we must welcome and encourage it, and at the same time prescribe such conditions as are fair and prudent.

It is vastly easier to do this than it would be to wrest abused advantages from corporations and combinations which had pre-empted the ground under general laws and appropriated to themselves the concessions and exemptions which it was thought proper to make to the small and weak associations that constructed the horse railroads. We can make our own terms without violating any agreements, express or understood, or withdrawing anything that has been granted. We have little to undo.

Experience elsewhere, though brief, while it may not show how the dangers which are incident to the development of street railway systems are to be successfully guarded against, suggests what these dangers are and how important it is that they should be considered at the beginning. The most prominent are these :

(1) *The construction of roads which cannot secure business enough to support them and which must be abandoned ; in other words, roads for which there is no public exigency.*

The appropriation of public or private property or rights by corporations can be justified only upon the grounds that the public good requires it, and before it is authorized it should be determined by a competent tribunal whether such an exigency exists as will warrant it. In other words, no railway corporation should be permitted to convert to its own use any highway, until it has been judicially settled that the advantages it will confer upon the people will at least balance the burdens it aims to impose upon them and that such advantages cannot be secured at less cost in any other way.

If the promoters and builders of street railways were the real parties in interest after the roads are completed, there would be little danger that rails would be laid where they are not needed and cannot be made to earn expenses ; but while these railways are a device to sell electric equipment, outlaying lands, stocks and bonds, they are more than liable to be pushed into territory which cannot support them ; and when this has been demonstrated, to be abandoned to the great disappointment and seri-

ous damage not only of their real owners, but of all who located upon their lines. It is to be noted that the law which prohibits the abandonment of a railroad is entirely inoperative in these cases. When a foreign syndicate has built a street road into the wilderness or over a plain, issued and sold stock and bonds to a large amount, paid itself out of the proceeds several times over the cost of the road, and gone away leaving the unfortunate security holders to discover how badly they have been victimized, it amounts to little to say to them that they are legally bound to continue to operate the line. They are powerless to comply with the law, and the real offenders are beyond its reach.

(2) *The acquirement by corporations of the right to take and use without compensation, direct or indirect, the highway which the public has been taxed to pay for and must be taxed to maintain.*

In discussing this matter in its report for 1892 the board said: "If electric roads are to do a general railroad business, for the pecuniary benefit of their owners, we see no reason why they should not be subject to all the requirements that are imposed upon other roads engaged in exactly the same business, or why they should be given exclusive, and very valuable, rights and privileges in the highways, to the discomfort and damage of the public; and before it is too late, we hope to see established in New Hampshire, the rule that all railroads which are designed to do a through business from one town to another, shall keep out of the public thoroughfares, pay for the land they occupy, and build their own bridges, fences, and stations."

We see no reason for retracting or modifying this. Leaving out of the consideration the question of the vested rights of the steam railroads and the obligation of the state to treat them fairly, so long as they do the business they were chartered and are prepared to do in a satisfactory manner and at reasonable rates, there is no valid argument in favor of giving to other corporations the right to take without compensation the property of the public or of individuals. Why should the legislature vote outright to ten men a street railway franchise which is worth and will sell for \$200,000, because it carries with it an exclusive right to seize and use without pay the streets, which

have been built and must be maintained at the expense of the fellow-citizens of those men?

Why should one road which carries passengers, merchandise, and mails up and down the Merrimack valley be compelled to buy its right of way, build its roadway, bridges, and fences, and another which parallels and does exactly the same business be furnished with all these things at the public expense, when the only difference between the two is in the power which moves their trains?

It may be answered that the public good demands an electric railway in this city or that, and that it can be had only by using the streets, that an electric road from the Massachusetts line to Lake Winnepesaukee will be a great public convenience, that others between other points will furnish railway facilities where none can be secured by other methods; but this in no way controverts the proposition that electric railway companies should be compelled to make fair compensation for the privileges granted in their charters, either directly, by the payment of a gross sum at the beginning or a tax upon their receipts, or indirectly by low charges for transportation. If it be held that it is impracticable for the state to sell franchises outright, or to tax railway earnings, the right to regulate rates should be vigorously asserted.

(3.) *The over capitalization of street roads.*

That street railways should be constructed and equipped as economically as may be, and capitalized within their actual cost, is apparent enough, and it is nearly as clear that those who own and control them should furnish a fair share of the money. Over capitalization is robbery of somebody, generally of stockholders, who are deprived of a fair income upon their investment, and of the public, which must be charged excessively in order to meet fixed charges.

A road which costs \$15,000 and sells securities at the rate of \$45,000 per mile, must earn, net, three times as much as it should, or the purchasers of its stocks and bonds must fail to get fair interest upon their money. So, too, a road which is financially represented by \$20,000 in stock, the owners of

which control it, and \$200,000 in bonds, the owners of which have no voice whatever in the management, is a financial monstrosity, which constantly invites mismanagement if not downright dishonesty.

We need a rigid law to prevent over capitalization in any form, and another absolutely prohibiting the issue of bonds to a greater extent than the amount of the stock actually paid in.

(4) *The abandonment by the state of the right to regulate the operation of street roads, including their charges.*

So far as is practicable the regulation of street railways should be uniform; they should have the same privileges and be subject to the same restrictions, which in the main should be such as experience has shown are needed to prevent extortion and unjust aggression by the steam roads. As suggested above, the day when they could be considered merely as local enterprises, the creatures of a generous public spirit designed for the advantage of patrons rather than builders, and therefore entitled to liberal gratuities and exemption from legislative control, or be safely left to the regulation of local authorities, has gone by.

In no case should the state part, even temporarily, with its right to fix the terms upon which they exist and regulate their operation and charges. It may perhaps be prudent to concede to the towns and cities through which they run the privilege of controlling them in matters which are purely local, such as their location and the details of their construction, but in whatever concerns the general public the authority of the state should be retained and exercised.

The principle that special legislation should be avoided when desired results can be obtained by the enactment of general laws, applies here. A general law authorizing the construction of street or surface roads wherever they are actually needed and can be made to pay, and providing safeguards against the abuse of the public in their financing, construction, and operation, is, it seems to us, far preferable to special charters whose terms depend not upon the real merits of each case, so much as upon the audacity, skill, and pertinacity of the grantees.

We would therefore recommend the passage of a general law

broad enough to make it unnecessary and unwise for the legislature to grant a special charter in any case. We do not deem it expedient for us to attempt to draft such law in detail, but in our judgment it should,—

(1) Authorize the organization of street railroad corporations by some simple and easy method, and the construction of such roads wherever and whenever they are needed, by whoever will furnish the necessary means.

(2) Provide an impartial and competent tribunal to determine the question whether the public good demands the construction of a proposed road, and to fix the compensation, if any, for the use of the highways.

(3) Confer upon the towns and cities through which a road runs the authority to locate it, prescribe the character of its construction, and, in cases where it is confined to one town or city, the method of its operation.

(4) So far as is practicable, exclude such roads from the travelled highways in country districts, and secure to the public directly or indirectly compensation for the property and privileges which are granted them.

(5) Protect grade crossings.

(6) Declare that failure to operate a street road shall be a forfeiture of its franchise; and,

(7) Prohibit fictitious capitalization, the sale of securities for less than their par value, and the contraction of debts in excess of the amount of capital stock actually paid in.

NOTE.—The investigations of the board have been mainly pursued outside the state. One public meeting was appointed at Concord, and the representatives of the steam and street railways and boards of trade were invited to be present, but the only response was the attendance of a few individuals who merely wanted to hear what others said and had no information to give. It was then announced that another meeting would be called, when any party in interest who desired to could be heard, but we have received no notice that any one had anything to offer, and beyond what we have been able to ascertain by private inquiry and correspondence, we have been obliged to base our report upon what could be learned in other states where electric railway development has progressed farther than it has in New Hampshire.

PART II.

THE STEAM ROADS.

THE STEAM ROADS.

During the year ending June 30, 1894, for which this report is made, business of all kinds was paralyzed, and railroad enterprises suffered as much as any other.

The Chicago Exposition served to swell the passenger receipts of some roads but in no case did this balance their loss caused by the financial panic, industrial depression, and commercial disaster. Everywhere there was enormous shrinkage in the volume of traffic and in gross earnings, which it was impossible to offset by a reduction in operating expenses; and many corporations were forced into bankruptcy by their inability to meet fixed charges, and those which were more fortunate were compelled to reduce or pass dividends and postpone indefinitely contemplated extensions and improvements. The New Hampshire roads passed through this trying period in better condition than most others, but the forces that destroyed elsewhere crippled here, and the returns are satisfactory only by comparison. They repudiated none of their financial obligations, passed no dividends which they had been accustomed to pay, and contracted no new debts which will burden their future. There was no change in their ownership or in the construction of the systems in which they are grouped. But their receipts were greatly diminished, and it required the best of management and the closest economies to enable them to maintain their position. No new construction was attempted, only improvements which had been commenced were carried on, and there was little progress in any direction. It was a period of suspension, of waiting for better times, of effort to avoid being dragged backward.

In the year ending June 30, 1893, the gross earnings of the Boston & Maine were \$17,257,986.65; of the Concord & Montreal, \$2,477,969.75; of the Maine Central, \$5,059,234.59; of the Atlantic & St. Lawrence, \$1,188,518.85; a total of \$33,-

690,977.23. The operating expenses of the same roads were \$23,262,507.51, showing net earnings to the amount of \$10,-528,099.72.

Last year the gross earnings of the Boston & Maine were \$16,022,653.02; of the Concord & Montreal, \$2,390,191.21; of the Maine Central, \$4,655,585.36; of the Fitchburg, \$6,-865,155.48, and of the Atlantic & St. Lawrence, \$1,011,373.-48; a total of \$30,944,958.55. The operating expenses of the same roads were \$21,088,208.01, showing net earnings to the amount of \$9,856,750.54.

From this it appears that there was a falling off in gross earnings of \$2,946,018.68; in operating expenses of \$2,180,427.50, and in net earnings of \$671,349.18.

The mileage reported is exactly the same as in 1893, but an extension of the Brookline road to Milford, a distance of seven and a half miles, was completed in November and subsequently opened to the public with appropriate ceremonies. The original Brookline road has been legally incorporated in the Fitchburg, of which it was really a part from the beginning, and the extension was built under the same auspices and will doubtless be found in the same system very soon. This Brookline branch affords the people of Milford a new and competing line to Boston and the Hoosac Tunnel, and is expected to contribute largely to the development of the stone quarries and other resources of that vicinity. It is now the purpose of its promoters to secure a charter which will enable them to extend it to Manchester, a distance of about fifteen miles, and thus make it a competitor for the business of the Merrimack valley. Some of the lumber roads in the northern portion of the state have been pushed further into the forest, but no account is made of them in our reports, because while most of them were chartered by the legislature and are legally railroads, they are merely temporary affairs used only for hauling logs, and their operation does not concern the public.

We are again able to report that since 1884 no passenger has been killed in a passenger car in this state, and that the only accidents resulting to passengers have been the result of their

own imprudence in attempting to get upon or leave cars while in motion.

There were less accidents than usual among trainmen, partially because there was less business and a less number were employed, and partially because in discharging surplus hands the best were kept.

Some progress has been made by the corporations in removing the causes of death among their employes.

Several low bridges have been raised, three grade crossings have been abolished, the Concord & Montreal has begun to wedge the switches in its yards, an improvement which we hope to see generally adopted on all our roads, and automatic brakes have been applied upon a very large number of freight cars, in accordance with the requirements of the inter-state law.

Road-beds and tracks have not only been kept in good condition, but on some sections have been greatly improved, and new sidings have been supplied in several of the larger places. There also has been considerable bridge and station work on the Concord & Montreal, but beyond this only ordinary repairs have been undertaken, and our railroads remain practically unchanged. Details of the work done upon the several systems will be found in the annual returns which are published herewith.

Following are the findings and decisions of the board, recorded since the publication of the report for 1893 :

DECISIONS AND REPORT.

Brick-Yard Changes at Barrington.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, N. H., December 26, 1893.

In the matter of the petition of Norris C. Gault.

The petitioner is the owner of a brick-yard in the town of Barrington, located about one and one-half miles east of the station in said town, on the line of the Worcester, Nashua & Rochester Railroad.

Said brick-yard is occupied at the present time by the petitioner in his business of brick-making. In June, 1884, an arrangement was made between said Railroad Corporation and the petitioner and his partner, Wm. S. Head, by which said Railroad was to construct a side-track to the brick-yard aforesaid. The agreement [a verbal one] was substantially as follows: Gault & Head was to do the grading necessary, and the Railroad was to lay the track, to furnish all material, including the frog and switch, and charge said Gault & Head for the use of the same ten per cent annually on the cost thereof.

Gault & Head paid the said sum of \$100 in quarterly payments as long as their partnership continued, and since that time the petitioner has paid the same amount until July 1, 1893.

The petitioner testified that he had paid under protest, claiming he was paying more than ten per cent. on the cost of the construction of the side-track.

The Railroad Corporation never gave him the cost of material and work furnished. The length of the side-track is 876 feet; 201 feet being inside the Railroad location, and 675 feet on land owned by the petitioner. This side-track was constructed wholly for the benefit of the petitioner, and was used only a few times by other parties to load logs, and then generally with the consent of the petitioner. At the close of each season, in December, the frog was taken out, and replaced in the spring. The petitioner requests this Board to reduce the amount he shall pay for the privileges he has.

The question raised by this petition is an important one and new to the Board. Unless this track laid over the land of a private individual, and largely outside of the location of the Railroad Corporation is in the legal sense a railroad, then this Board would have no jurisdiction, and any decision or recommendation it might make would have no authority and no practical effect.

The first question therefore to determine is, "Has the Board jurisdiction?" The statute creating the Board of Railroad Commissioners, among other powers conferred, gave them the right and makes it their duty to have general supervision of all the railroads in the state. That upon the petition of any party interested, they shall fix the charges to be made by proprietors of railroads within the state for the transportation of persons and freight.

This is not a petition to regulate charges paid for freights, and as we understand, the petitioner makes no complaint as to the charges for freights paid. The Board are asked to modify or change a contract entered into by the petitioner on one side and the Railroad on the other, in regard to matters outside of the regular charge for freight.

The \$100 paid, is no part of the charge for hauling the brick. It is in fact the payment of the sum for increased facilities to load the product of the brick-yard, and unload any articles, like wood, that may be brought to it. So far as we are able to discern, this track stands on precisely the same ground that some of the roads in the northern sec-

tion of the state for the transportation of lumber from the forest to the railroad, that takes the output and carries the same to market. Although these roads may have the same characteristics of the connecting railroad, being constructed in substantially the same manner, they are built by private parties on private land. They are built for the convenience of the owner and not for public travel. No freight charges are paid. Steam and the iron rail are used instead of cattle and horses, with the logging sled.

This board have properly never assumed any control or jurisdiction over such roads. Without expressing any opinion as to the merits of the case, the petition is dismissed for want of jurisdiction.

THOMAS COGSWELL,

For the Board.

Keene Crossing.

The crossing case at Keene, which was pending when the report for 1893 was issued, was terminated by the following agreement between the city and Fitchburg Railroad and subsequently the railroad lowered and changed the highway in accordance with the agreement, thus abolishing one of the most annoying and dangerous grade crossings in the state :

Memorandum of an agreement made and entered into by and between the City of Keene and the Fitchburg Railroad Company :

WHEREAS, said City of Keene by its councils on the nineteenth day of May, 1892, voted that said Fitchburg Railroad Company be required to lower the highway in said Keene where it is crossed at grade by said railroad between the house of Asa Fairbanks in said Keene and South Keene, so called, so that said highway will be sufficiently below the said railroad to safely accommodate the travel upon said railroad and said highway, agreeably to section 15 of chapter 159 of the Public Statutes of New Hampshire; and whereas said highway has not been lowered as required by said vote in the time limited by the statute, and said city has brought suit for the penalty named and set forth in said statute, and has duly entered said suit in the Supreme Court for Cheshire County, where it is now pending, and said Railroad Company has petitioned the Railroad Commissioners of New Hampshire for a change in location of said crossing and said Commissioners have had a hearing upon said petition, at which hearing the said City of Keene did not appear; and whereas said City of Keene has agreed that said Railroad Company may lower the highway under its tracks south of the intersection of said railroad tracks and the present highway and at a point designated upon a plan made by the engineer of said Railroad Company marked "B:" now, therefore, this memorandum witnesseth that said Railroad Company, in consideration of the agreement of said city above set forth, and in further consideration that said city will continue the above named suit in said Supreme Court, hereby agrees to

begin the construction of the lowering of said highway under its tracks at the point above designated, as soon as the frost is sufficiently out of the ground to allow said work to be begun in the spring of 1894, and to prosecute said work with all reasonable speed and dispatch until the completion thereof.

Said Railroad Company, for the consideration aforesaid, further agrees that it will place the earth and other material removed in lowering said highway as it is taken from the cut, without charge or expense to said city, upon the approaches to said crossing as laid out by said city between the points where said approaches touch the present highway for the purpose of building said approaches, and will allow said city to remove, use, and appropriate for the same purpose, free of charge, all the material it may require from any point upon its lands most convenient to said city, such material not to be taken from any point where the removal of the same would injure the railroad structure.

It is understood and agreed that if said Railroad Company performs its agreements herein set forth in good faith, and lowers said highway as aforesaid in the manner and time stipulated, said city will cause said suit to be dismissed and make no claim upon said railroad for any penalties incurred. But if said Railroad Company does not perform said agreements as aforesaid, then said city shall not by this agreement be held to have waived any rights it may have under said suit to recover against said Railroad Company the penalties therein sued for, or to any penalties to which said Railroad Company may have become liable since said suit was brought.

FITCHBURG RAILROAD CO.,

by

BATCHELDER & FAULKNER,

Attorneys.

CITY OF KEENE,

by

CHARLES H. HERSEY,

Attorney.

Isinglass River Bridge.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS.

To the Honorable Railroad Commissioners of said State :

GENTLEMEN:—The Boston & Maine Railroad respectfully represents that it is necessary, in the interest of safety, to remove the old pile bridge over Isinglass River in the City of Rochester in said state, which is now being done ; and your petitioners, with a view to improving the railroad at this point, have obtained the consent of the owners of the water privileges on said river, and have purchased the

necessary land and cut a new channel for the river, which allows the use of an iron bridge at this point of eighty-foot span.

It further represents that it has in hand a first-class iron riveted truss bridge which will clear eighteen feet from the top of the rail to under side of the top struts, which was formerly used on the western division of its railroad over the Lamprey River, from which place it was removed in the year 1887 to make room for a new one.

The said railroad has already commenced the erection of a bridge at this point, and it respectfully asks your Honorable Board to issue a license to said railroad to use said iron bridge at this place, agreeably to section 2 of chapter 39, of the Laws of 1893.

BOSTON & MAINE RAILROAD,

by

FRANK BARR,

Supt. W. N. & P. Div.

Dated at Nashua, February 10, 1894.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 21, 1894.

The Board having given the foregoing petition due consideration, and finding that the request of the petitioner is reasonable and may be granted, having due regard for public safety, consent to the erection and use of the iron riveted truss bridge over the Isinglass River, by said Boston & Maine Railroad as described in said petition, agreeably to the prayer thereof.

H. M. PUTNEY,

THOMAS COGSWELL,

J. G. BELLOWES,

Railroad Commissioners.

Grade Crossing at Franklin.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, March 6, 1894.

Upon petition of the Franklin & Tilton Railroad the grade crossing recently constructed by it over the highway across the Winnipiseogee River in the village of Franklin, opposite the mills of the Winnipiseogee Paper Company, is hereby approved, upon condition that said railroad shall protect said crossing by a flagman at all times when cars or engines are being used thereon, and shall keep said crossing and the approaches thereto in good condition and repair, to the satisfaction of the selectmen of said town.

THOMAS COGSWELL,

Clerk.

Bridge Guards.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, March 7, 1894.

On application of the Concord & Montreal Railroad, the following bridge guards on the line of said railroad, located less than 150 feet from the ends of certain bridges, because circumstances and conditions render it impracticable to otherwise arrange them, are permitted and approved by the Board.

ON THE SOUTHERN DIVISION.

At the north or west end of the bridge at Goffstown, the guards may be placed eighty feet from the bridge.

At the north end of the double track bridge at Hooksett, the guards may be placed sixty-seven feet from the bridge.

On the island between two of the single track bridges at Hooksett Falls, the guards may be in the center between the two bridges, 109 feet from each.

ON THE NORTHERN DIVISION.

At Fabyan's, on account of the Maine Central crossing, the guard may be seventy-seven feet from the bridge.

All other bridge guards on the line of said railroad being at the distance of 150 feet from the bridges and at least three inches below the bridges, are approved.

THOMAS COGSWELL,
Clerk.

Apportionment of the Expense of Raising Horse Hill Bridge.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 5, 1894.

In the matter of the petition of the Boston & Maine Railroad for an apportionment of the cost of raising the Horse Hill Bridge and grading the approaches thereto, agreeably to chapter 31, section 1, of the Laws of 1893.

The board having after due notice heard the parties in interest, the city of Concord, by its mayor, city solicitor, and engineer, and the Boston & Maine Railroad by its superintendent, H. E. Chamberlin, hereby apports to said city of Concord, as its just share of the expense of the improvements outside of the railroad location, in raising the Horse Hill Bridge and grading the approaches thereto, the sum of one hun-

dred and fifty dollars (\$150), which said Boston & Maine Railroad is entitled to recover of said city of Concord, agreeably to section 1 of chapter 31 of the Pamphlet Laws of 1893.

H. M. PUTNEY,
THOMAS COGSWELL,
J. G. BELLOWS,

Railroad Commissioners of New Hampshire.

Bridges at Livermore Falls and Colby's Crossing.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS,

CONCORD, N. H., June 1, 1894.

The Concord & Montreal Railroad having petitioned this board for permission to rebuild a bridge at Livermore Falls on the Pemigewasset Branch, and another at Colby's Crossing on the Manchester & North Weare Branch, so that both will be eighteen feet in the clear, and it having been made to appear there in neither case can the space between the tracks and the lower bridge timbers be made more than that without making the approaches in the highway very steep, the permission asked for is granted.

By order of the board,

J. G. BELLOWS,
Clerk.

Underpass at Berlin.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 12, 1894.

In the matter of the petition of the citizens of Berlin, asking that the Grand Trunk Railroad be required to reconstruct and widen the underpass over which its tracks cross Green street in said town, the board having examined the premises and heard all the parties in interest, by counsel, make the following report:

The underpass complained of was constructed many years ago, when Berlin was a small village, and has not been materially changed since.

Its stone abutments, which are a few inches more than sixteen feet apart, set squarely under the track but diagonally to the street, so that those approaching the pass from either side in the highway are unable to see those coming the other way until they reach the stone work.

The situation is also made worse by the location of the pass, which is near the foot of a hill over which the highway passed from the

country above to the main part of the village. This highway is extensively used by lumbermen in the winter, who take immense loads of logs over it; and the testimony is that in going down the hill they often lose control of their teams, which rush down through the pass, endangering those who are going in the opposite direction on foot or with teams, and who, as stated above, are unable to see what is coming and protect themselves by getting out of the way. It does not appear that any fatal accidents have resulted here, but many narrow escapes are reported. Until very recently this pass was little used except by teams, but the rapid expansion of the village, which now has a population of 6,000, has located many dwellings upon the west side of the railroad, and their occupants are obliged to go through the pass to and from their business. There is also a school-house upon that side, and the scholars who are drawn from the east side go to and fro under the railroad. If the town continues to grow, as it probably will, Green street will soon be one of its principal thoroughfares, and the inconvenience and danger incident to the use of the pass will be greatly increased. The officers of the road admit that the pass should be improved, and propose to carry back the wings of the abutments so they will not obstruct the view from either side, which will cost in the vicinity of \$1,000. They contend that this will meet all reasonable requirements, but say that if experience shows it will not they will at some future time, when the financial condition of the corporation is better than now, widen the pass as the commissioners may recommend.

The petitioners, by their counsel, insist that the pass should be entirely rebuilt and greatly widened, that the improvement proposed by the road will be entirely inadequate and unsatisfactory, and that no change shall be made until it can be done in accordance with the plan proposed by them, which contemplates a passage under the track from thirty to fifty feet in width.

In connection with this case we are bound to consider that all railroads have suffered severely by the business depression of the last eighteen months, that the Grand Trunk has been especially unfortunate, the Chicago strikes and costly washouts at various points having added materially to its loss of revenues, and that it cannot reasonably be required at this time to undertake expensive permanent improvements which may be postponed with due regard to the safety and convenience of the public.

A corporation, like an individual, must so far as possible measure its expenses by its revenues.

The pass in question has been in use a long time. It answered every purpose while Berlin was a small town. It has not caused any serious loss during the last year, when Berlin has been a large town. There is no good reason to suppose it will not serve the public as it has done for a year to come.

But it appears to us that it can be much improved by swinging back the abutments as proposed by the road, and if the petitioners did not strenuously object we should recommend that the experiment be tried. As it is, we advise that the matter be postponed until next year, or such time as the road may fairly be required to enlarge the pass, so as to make room for a driveway sixteen or eighteen feet in width and a sidewalk four feet in width. We do not think that at any time it will be reasonable to demand a passage fifty feet wide, through which run-away teams may be expected to pass without striking either side.

J. G. BELLOWS,
Clerk.

Land Damage at Milford.

The board has been called upon during the year to award land damages in but one case, which grew out of the condemnation by the Brookline & Milford Railroad of a tract in the village of Milford belonging to W. E. Pierce.

After two hearings and an examination of the premises the commissioners and selectmen of Milford acting as a joint board awarded Mr. Pierce the sum of \$5,125.

Train Connections at Bellows Falls.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 27, 1894.

In the matter of the petition of George S. Bond and many others, citizens of Charlestown, N. H., asking that the Fitchburg and Boston & Maine Railroads be ordered by the board to so operate their roads in New Hampshire as to enable passengers, mail, and express leaving Boston at 3 o'clock p. m. to arrive at said Charlestown, over a part of the Boston & Maine system, at an hour not later than 7:30 o'clock p. m. Due notice having been given, a hearing was had on this petition at the Town Hall, in said Charlestown, on the twentieth day of June, 1894, at 1 o'clock in the afternoon, at which hearing the petitioners were represented by Hon. H. W. Parker, the Boston & Maine Railroad by Hon. O. E. Branch, and the Fitchburg Railroad by C. L. Mayne, superintendent of its Tunnel Division.

The facts involved are not in dispute and are substantially as follows: At Bellows Falls, Vt., the Fitchburg Railroad connects with the Connecticut River Division of the Boston & Maine Railroad and from that point all passenger, mail, express and freight business going north up the Connecticut River must go over the Sullivan Railroad, now forming a part of the Boston & Maine system.

Eight miles above Bellows Falls is Charlestown, a beautiful village with a population of about 1,400, and a little to the north and some six miles distant from Charlestown is Springfield, Vt., a thriving manufacturing town containing about 2,800 people. Charlestown is the station for Springfield, and both towns are entirely dependent on the Sullivan Railroad for their railroad facilities. For more than thirty years such connections have been made by the Sullivan Railroad with the Fitchburg Railroad at Bellows Falls that these towns have had substantially the same accommodation for their passenger, mail, and express business with Boston, via the Fitchburg Railroad, as was enjoyed by all stations on its line between Fitchburg, Mass., and Bellows Falls. They had three passenger trains daily from Boston, leaving there at about 8 a. m., 3 p. m., and 7 p. m.; the 8 a. m. and 3 p. m. trains carrying their mail and express. The trains north over the Sullivan Railroad connecting at Bellows Falls with these trains from Boston also connect there with the north bound trains over the Connecticut River Division of the Boston & Maine Railroad, and so accommodate the travel coming up the Connecticut valley from as far south as New York. The Fitchburg train now leaving Boston at 3:05 p. m. has for years reached Bellows Falls at about 7 p. m. and Charlestown at about 7:20 p. m., but the train coming from Springfield, Mass., over the Connecticut River Division of the Boston & Maine and being a through train from New York city, and also connecting with the Sullivan train at Bellows Falls, always reached there from twenty to forty minutes before the arrival of the Fitchburg train, and thereby a long wait was made to accommodate the Fitchburg train, which was tedious and discommoding to its passengers.

About six months ago the Boston & Maine determined that they would no longer suffer this delay at Bellows Falls for their passengers over their Connecticut River Division desiring to go north over the Sullivan Railroad, and so changed the time of their train as to reach Bellows Falls a little earlier than before, and sent their train out over the Sullivan Railroad without delay and fifty-five minutes before the Fitchburg train reaches that point. This change is of course beneficial to all travelers from New York city and stations between there and Bellows Falls who desire to go north over the Sullivan Railroad, but most irritating and exasperating to the people of Charlestown and Springfield, because by this change neither passengers, mail, or express can leave Boston for those towns between 10:30 a. m. and 7 p. m. As the 7 p. m. train does not reach Charlestown until nearly midnight it is most inconvenient for the Charlestown people, and still more so for the Springfield people, who have six miles more to go by road. The breaking of this long established connection, as is apparent, reduces these two towns' railroad communication one half: where they formerly had two Boston mails and two expresses, they now have practically but one, and their dissatisfaction with the existing arrange-

ment induces them to make this appeal to the board to order the connection restored.

At the hearing the Boston & Maine, with every appearance of fairness, offered to divide the time at Bellows Falls with the Fitchburg, that is if the latter would get its train there twenty-seven and one-half minutes earlier the Sullivan train would wait for it, but the Fitchburg claimed that it was impossible to do this without seriously disarranging other and more important connections south of Bellows Falls, and has apparently endeavored by careful investigation to devise some practicable way to meet the offer of the Boston & Maine, but without success.

The board having exhausted its power of persuasion is now compelled to make its finding, and although recognizing the inconvenience which the breaking of a connection which has existed for so long a time entails, must dismiss the petition, because it practically asks them to regulate the time at which trains shall leave points in Massachusetts, and arrive at and leave a point in Vermont, while their jurisdiction begins and ends with the boundary lines of New Hampshire. The board still hopes, however, that with time and reflection the managers of these two railroads may by some mutual concession correct what seems to them a manifest injustice to the people affected by this change, and they have no doubt that it could be readily corrected if the two railroads were really desirous to so adjust their time schedules as to give to each other at all connecting points that reasonable and convenient accommodation which it is their interest to afford and their duty to give.

By order of the board,

J. G. BELLOWS,

Clerk.

Copies of the above report were furnished to the petitioners and the managers of the Boston & Maine and Fitchburg Railroads, and subsequently its recommendations were substantially adopted and such changes were made in the schedules of both as were necessary to re-establish the connection at Bellows Falls.

Farm Crossing in Stratford.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 27, 1894.

In the matter of the petition of Edward Buckman, asking for a farm crossing over the tracks of the Maine Central and Grand Trunk Railroads in the town of Stratford, for the use of his lands there situate, divided by said railroads, a hearing was appointed at the Union Station at North Stratford, in said Stratford, on Wednesday, the twenty-fifth day of July, instant, at 9 o'clock in the forenoon, at which

time and place said Maine Central and Grand Trunk Railroads appear by their counsel, and said Buckman personally, and all parties were fully heard and an examination of the premises made.

Thereupon it is ordered and adjudged by said board that a farm crossing over said railroads is necessary for the proper and convenient use by said Buckman of his premises aforesaid, and such crossing is hereby established at the termination on the east line of said Maine Central Railroad's location, of a farm road leading from said Buckman's dwelling house to his lands west of said Grand Trunk Railroad, at a point where a crossing and approaches thereto have been partially constructed by said Maine Central Railroad for said Buckman's use.

And it is further ordered that said crossing be constructed and maintained by said railroads as follows: Said Maine Central Railroad shall construct the approach to said farm crossing from the east line of its location to its track, provide and put in suitable crossing plank over its track, and from the west line of its track to the east line of the Grand Trunk Railroad track shall construct and fill on a curve to the south, as understood and agreed at the hearing, a suitable approach to said farm crossing over its track. Said Grand Trunk Railroad shall provide and put in suitable crossing plank over its track at the point where the approach to be so constructed by said Maine Central touches it, and shall construct and fill in from the west line of its track, a suitable approach, curving somewhat to the south, as understood and agreed, to the west line of said Grand Trunk Railroad location.

All approaches constructed by said railroads are to be of reasonable grade, and the farm crossing and approaches to be fully constructed and completed by September first next.

After the completion of the farm crossing and approaches aforesaid the Maine Central Railroad shall maintain and keep in repair the crossing and approaches from said Buckman's land westerly to the fence now separating their railroad from said Grand Trunk Railroad, and said Grand Trunk Railroad shall maintain and keep in repair said crossing and approaches from said fence westerly to the west line of its location.

By order of the board,

J. G. BELLOWS,

Clerk.

Station at Beatties.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 27, 1894.

In matter of the petition of A. F. Willard for the erection of a station building at Beatties, on the lines of the Grand Trunk and Maine Central Railroads between Stratford and North Stratford, a hearing was ap-

pointed at the Union Railroad Station at North Stratford on Wednesday the twenty-fifth day of July, instant, at 9 o'clock in the forenoon, at which time and place said railroads appeared by their counsel and the petitioners personally; and all evidence presented having been fully heard, and an examination of the location for the proposed station building having been made, the board ordered said petition to be dismissed, because they find from the evidence that the amount of business at this point is not sufficient to warrant them in imposing on the railroads the expense of building a station there and providing a man to take charge of it.

It appears from the evidence presented, that at Beatties, which is a point between the tracks of said railroads unmarked by anything but a road crossing, that the Grand Trunk Railroad formerly had a water tank, and that as the highway here crossing the said railroads led to a bridge over the Connecticut River, it afforded a convenient place for people living near to take the trains, and that the Grand Trunk Railroad has for years stopped some of its trains there for both passengers and freight. So long as the water tank stood near the highway crossing, it furnished a sort of refuge from storms to those who chose to take the train at this point, but since the construction of the Maine Central Railroad, which here parallels the Grand Trunk Railroad, the water tank has been removed and no protection whatever is now afforded there. Recently large lumber mills, which formerly stood on the Vermont side of the Connecticut River and did business at this point, have been burned and are not likely to be rebuilt, and the bridge over said river has been carried away, and thereby the business done at Beatties has considerably diminished. The Maine Central has never stopped its trains here, either for freight or passengers.

About one mile and a half south of Beatties, and midway between Stratford and North Stratford, is the "Diamond" of the Maine Central Railroad and the house of its signal man. Here, as the two railroads cross, all trains on both must stop. It would seem to the board that this place should be made a station by both railroads, as it can be without much additional expense and with slight if any delay or inconvenience, and the stopping at Beatties given up.

For the year ending June 30, 1894, the total receipts of the Grand Trunk Railroad from passenger traffic at Beatties was \$66.10, of which \$27.05 was from passengers taking the train and \$39.05 from those leaving the train there.

The board believes that the people of the vicinity would be better accommodated by a regular station at the "Diamond," at which the trains of both railroads would stop, than by the present arrangement by which people are suffered to hazard their lives and health by taking and leaving trains in the open fields, unsheltered and uncared for.

By order of the board,

J. G. BELLOWS,

Clerk.

Car Heating on the Sullivan Road.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 4, 1894.

Whereas, train No. 18 upon the Sullivan County Railroad of the Boston & Maine railroad system, runs as a mixed train over the Central Vermont Railroad to Windsor, Vt., and is there heated by coal stoves in the passenger coach and combination car of said train, and whereas the fires in said stoves continue burning while said train runs through a part of the state of New Hampshire to Bellows Falls, Vt., although the train is heated by steam from the time that it leaves Windsor, and it appears reasonable that said train should be allowed to run with the stoves aforesaid burning. Permission is hereby granted to said Boston & Maine Railroad to continue running said train with said fires in said stoves through said New Hampshire until this order be changed or modified.

This permit to take effect from November 15th, last date of the application for such permission.

By order of the board,

J. G. BELLOWS,

Clerk.

To H. W. FOLSOM, Esq.,

Supt. Connecticut & Passumpic Div. Boston & Maine Railroad, Lyndonville, Vt.

Death of Marcus Lund, Mrs. Charles Lund, and Miss Alma Lund.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 12, 1894.

Investigation at Nashua, January 9, 1894.

Witnesses: George G. Bowers, conductor; Harry M. Whittemore, engineer; Charles H. Cleveland, fireman; W. T. Burns, brakeman, and A. C. Hart, all of Ayer Junction, Mass.

Marcus Lund, Mrs. Charles Lund, Miss Alma Lund, and Miss Clara Stevens left their homes in the city of Nashua on the afternoon of December 21, for a sleigh ride, their team consisting of a two-seated pung and a span of horses. They drove down towards the Massachusetts line on the east side of the Worcester, Nashua & Rochester Railroad, intending to cross the track just above the Hollis station and return to the city on the east side.

They reached the crossing at the same instant express train No. 28 from Nashua to Worcester did. The sleigh was smashed into fragments, both horses were killed, and of the four people only Miss Stevens escaped alive and she was severely injured.

The train, which consisted of a locomotive and tender, baggage and passenger car, left Main street in Nashua at 7:49 and ran to Hollis, a distance of 5.47 miles, in nine minutes, or one minute less than the scheduled time. It was running at the time of the accident forty or forty-five miles an hour. Hollis is a small flag station, and as there were no passengers to leave or take there, no preparations were made to stop the train, but the engineer states it had slowed up a little because the steam was low. When the locomotive reached the whistling post eighty rods above the crossing the whistle was blown, and from that point the engineer sat with his head and shoulders out of the cab window looking ahead, while the fireman stood by his seat ringing the bell and looking out of his front window until he saw the horses' heads come in contact with the engine, when he exclaimed to the engineer that they had struck a team and the engineer applied the brakes and brought the train to a stop about one-fourth of a mile below. As soon as possible the train was backed to the crossing, which is close to the station. There are two tracks there, the main track on which the train was running and a siding between that and the depot, and between them a long platform extending nearly to the highway, which is used by passengers in taking and leaving the cars.

The body of Mr. Lund was found upon the edge of this platform, those of Mrs. Lund and Miss Lund were near by, and Miss Stevens sat in a dazed condition upon the platform where she had fallen, while the remains of the sleigh and the horses were scattered about in the vicinity.

These were all cared for as speedily and as well as possible, Miss Stevens being taken on the train to Pepperell and afterwards to her home in Nashua, where she was slowly recovering from her injuries at the time of our investigation.

The railroad reaches this crossing by passing through a cut, on the side of a hill, which extends back fifty rods or more to the east, and is covered by a pine growth, that reaches nearly down to the highway. The cut, which is from five to fifteen feet deep, and the growth upon the bank shut out the highway from view, so that an engineer cannot see a team going towards the track from that side until it has almost reached the track. The highway descends to the track over the hill.

The trainmen testify that upon examining the engine after the accident they found froth which came from the horses' mouths upon the head of the boiler, which was four or five feet back of the end of the pilot, and that they could find no marks or indications that the team came in contact with the engine in front of that point. The fireman, upon whose side the collision was, says further that the team ran into the side of the boiler, and his inference is that Mr. Lund was

driving very rapidly down the hill, expecting to cross the track in front of the train which he had heard whistle, and that the accident was due to the engine's reaching the crossing sooner than he expected it would.

Miss Stevens is the only person who can state positively whether this is so, and she is not yet able to testify. We are therefore compelled to leave out of consideration, for the present at least, the question whether any imprudence on the part of the victims contributed to this accident, and confine ourselves to inquiring whether anything that the railroad corporations or its agents should have done would have prevented it. The trainmen were at their posts, obeying orders and discharging their duties as well as it was possible for them to do.

The train was scheduled to connect with one from Boston at Nashua, and with one for Fitchburg at Ayer Junction, which necessitated making the trip of seventeen miles and a fraction in thirty-three minutes, including stops, or at the rate of about forty miles an hour for most of the distance. It seldom had occasion to stop at Hollis and there was no more reason why it should run slow over that crossing than over any other. Unless it is held that forty miles per hour is a dangerous rate of speed and should be prohibited, or that trains should feel their way over all crossings, neither of which precautions would be tolerated by the traveling public, no fault can be found with the schedule, with the trainmen, or with the locomotive or cars, which were in perfect order.

It remains to consider whether the crossing could have been made less dangerous than it is. It is a very blind one, owing, as has been stated, to the cut through which the tracks run and the growth upon it, and it is more dangerous at the foot of a hill than it would be upon level ground. It is the opinion of the engineer that if the woods in the angle formed by the highway and the track were cut away it would be possible to see a team in the road 100 feet further back than it is now, and this should be done. It should have been done before, but there is little reason to believe that if it had been it would have prevented this accident, because a train running at the rate that that was could not have been stopped or slowed up much within a hundred feet from the point where the engineer was warned of an obstruction in front of him, and beyond this we can see nothing that would have saved the lives of the victims which could be reasonably required of the corporation.

H. M. PUTNEY,
For the Board.

Death of Charles L. Patten.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 29, 1894.

Investigation at Concord, January 18, 1894.

Witnesses : Everett F. Lake of Concord, engineer ; James E. Rowen, spare fireman, Henry F. Fitzpatrick, spare fireman, Andrew F. Wood, oiler, George A. Ferguson, master mechanic, and G. A. Saltmarsh, M. D., all of Lakeport ; and Edward A. Royce, fireman, of Laconia.

This accident happened in the yard of the Concord & Montreal Railroad at Lakeport, about 11:30 a. m., on the 22d day of December, 1893.

The deceased, Charles L. Patten, a steady and industrious man, had been in the employ of said railroad at Lakeport for about five years as watchman and switchman, and it was also among his duties to assist in the turning of the engines on the turn-table and in the taking in of water by them.

At about 11:15 a. m. on the day of the accident, Everett F. Lake, engineer, and his fireman, James E. Rowen, took the engine Dragon from the engine-house on to the turn-table, and with the aid of Mr. Patten turned the engine, and Lake then backed over the cross-over to the water-tank, which is situated on the opposite side of the yard, to take in water. To reach the tank he was obliged to cross two lines of track, and to make two switches. He moved his engine very slowly, and Patten walked ahead of the engine, set the switches, and helped the engineer and fireman to take water at the tank. After this had been done, Lake ran his engine back over the cross-over, the switches having been left set by Patten for that purpose, and Patten followed behind the engine to close the switches and to switch Lake on to the main track, where he was to take his train to run south. The tracks were covered with ice and exceedingly slippery. As Lake passed the switch for the main track, he saw a snow shoveller, then in the employ of the railroad, near the switch he wished to use, and either asked him, or the shoveller offered, to set the switch for him, so that Lake could save the time that it would take for Patten to come up and set it. The shoveller set the switch, and Lake commenced to back his engine. Patten by this time had got close up to the engine, and seeing the engine backing toward him, stepped or sprang off the track to let it pass, and in doing so slipped on the icy track and fell face downward directly under the wheels of the tender, his head falling about in the centre of the track and his body lying about midway over one

of the rails. The engine was moving very slowly, not faster than a slow walk, but Patten was unable to extricate himself, and when the wheels came in contact with him was slowly pushed along the track for about fifteen feet against the point of the frog of the switch, which entered his side and literally disembowelled him, causing instant death. Both Lake and his fireman were at their posts and giving full attention to their duty, and the engine was in good order. They could not see Patten when he fell, because he was close up to the engine and concealed by the tender from their view. The cries of the bystanders attracted their attention, and as quickly as possible the engine was moved forward from the body, which was found badly bruised by its contact with the wheels.

There seems to have been no lack of care on the part of the employés of the railroad, but it appeared in the investigation that it is the common practice, in railroad yards at least, for any man who happens to be near a switch which is to be used, to set it, if called on to do so. This custom seems to the board a dangerous one, and they feel that the performance of a duty so important should only be committed to employés of skill and experience specially designated for that purpose.

J. G. BELLOWS,

For the Board.

Death of George Travers.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 1, 1894.

The evidence in this case was taken by affidavits and forwarded to the commission, and this report is made from all the testimony submitted. George Travers, a section man, was instantly killed January 19, 1894, about 1:45 p. m., near Zealand, on the Maine Central Railroad.

The engineer, C. M. Lawlis, testified that he "was running a construction train; as we rounded the curve I saw a man walking on the track; I soon saw he took no notice of the approaching train, so I sounded the whistle. As we neared him, I saw he was not going to get off, and I made every effort to stop, but it was too late. He was between the rails when he passed from my sight. I was on my side of the engine, and was operating the machinery to stop; may have been within fifty feet of him. It was a clear, sunny day and no wind; we were running fifteen or sixteen miles per hour, but came upon the

man just round the corner and as we passed through a cut, and saw him only a short distance ahead. Below the cut I gave a long whistle, as is the rule when running wild, at cuts and curves, to warn section men." Several persons at work near the accident testified that they heard the whistle.

The fireman testified, "As we were rounding the curve in the cut just west of Dougherty's cut, about fifty yards ahead I saw a man, and rang the bell. He paid no attention; engineer whistled; he never turned his head to look at us up to the time he was struck."

Mr. Travers was about nineteen years of age. He was walking the track, as was his custom, to see that it was all right. The man, evidently, was entirely oblivious to all that was going on about him. He had plenty of time to have stepped off the track had he heard the whistle. His mind was probably wholly preoccupied, and he never heard the long whistle or danger signal. The engineer seems to have used due care and caution in running his engine.

THOMAS COGSWELL,

For the Board.

Death of James, or Patrick, Casey.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 10, 1894.

Investigation at Concord, April 3, 1894.

Witness: Henry C. Carbee.

About 1 o'clock on the morning of February 3, 1894, the remains of a man that had been torn into many pieces and scattered for a long distance upon the track were found upon the Concord & Montreal Railroad below Hooksett. They were cared for by the employes of the road and the selectmen of the town, and efforts were afterwards made to discover the identity of the man and the manner of his death, but unsuccessfully.

A pay envelope found in his coat indicated that he had once worked for Thomas Nevins & Son, of Boston, where he was known as number 66, and correspondence with that firm established the fact that a man who called himself James Casey had worked for them, and been upon their pay-roll as number 66, but beyond this nothing could be learned about him.

A broken bottle which had contained liquor suggested that he might have been intoxicated. He had been run over by several trains, but

none of the crews had seen him, and whether he was stealing a ride upon the deadwoods between two freight cars and fell upon the track, or was tramping upon the ties and laid down and fell asleep, is merely conjecture.

It was a cold night, and the body, which was mangled past recognition, was frozen when found.

H. M. PUTNEY,
For the Board.

Death of William B. Corliss.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1894.

Investigation at Concord, April 6, 1894.

Witnesses: Dr. John H. Brown, Charles F. Webster, engineer; Arthur H. Davis, fireman; Charles E. Mitchell, Thomas H. Higgins, John Currier, brakemen; and John H. Morrison, switchman, all of Concord.

At about 10:15 a. m., February 22, 1894, the deceased, William H. Corliss, yard conductor then in charge of the shifting crew, was engaged with them in shifting cars in the yard of the Concord & Montreal Railroad at Concord.

Mr. Corliss attempted to couple an International freight car to a C. P. freight car, but the links being bent and one car having a high and the other a low draw-bar, he had difficulty in making the coupling. After three attempts he succeeded in making a "top hitch," which he deemed sufficient to hold the cars together for the short distance, about 500 feet, which he desired to move them. After making the hitch he remained between the cars to ride with them to their destination, and when last seen before the accident was standing upon the dead-woods, small beams projecting ten or twelve inches beyond the bottom of the body of the car, with one foot on the dead-wood of one car and the other foot on the dead-wood of the other car, from this position he directed Mr. Mitchell, one of his brakemen, to give the engineer the order to "go ahead."

The train started and had moved three or four car lengths when Mitchell, who remained standing by the switch to set it over, heard

Corliss cry out and signalled to the engineer to stop, which he did as soon as possible.

It was then found that the coupling pin had pulled out, the two cars between which Corliss was riding had broken apart, and that Corliss had been precipitated onto the track between them and had been pushed along the track by the following car for about 125 feet, and had received such severe injuries to his legs and the lower part of his body, that he died from the shock at 3:45 p. m. on the same day.

No blame can be attached to any of the shifting crew for this accident, all their duties were carefully and correctly performed; but it happened because the deceased, an experienced conductor, choose to hazard and lose his life by riding between the cars in a position recognized as very dangerous by all railroad men, and where there was no occasion for him to be.

J. G. BELLOWS,
For the Board.

Death of W. W. Graham.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 13, 1894.

Investigation at Concord, April 6th, 1894.

Witnesses: Charles W. Morgan, engineer; James B. Harris, fireman; Daniel B. Murphy, Ellsworth A. Robbins, and Frank A. Woods, brakemen, all of Nashua.

Freight train No. 453, running from Nashua to Keene over the Boston & Maine Railroad, arrived at Wilton about 8:25 a. m., February 23, 1894, and finding the switch there wrong was compelled to stop. The train was a heavy one and the engine was unable to start it. The train was then split, and the engineer proceeded to set off a part of it on to the side track at Wilton, on which there was then standing a milk car and three loaded dump cars. Mr. Graham, the deceased, was the conductor of the train, and when the engineer backed the part of the train to be set off on to the siding, stepped in between the cars to couple the cars of his train to the milk car, and in doing so was pinched between them and sustained injuries from the effect of which he died on the following day.

No one saw Graham at the moment that the accident occurred, for although he gave the signals for the movement of the train through

one of his brakemen, he was then hidden from view between the cars. All that is known is, that the draw-bars were found locked by after his injury was discovered; that the train crew were most careful and attentive to their duties; and that in some way this estimable young man, of long railroad experience and especially careful and prudent, lost his life in the performance of his accustomed duty of coupling cars, as so many others have lost theirs.

J. G. BELLOWS,
For the Board.

Death of Henry Stone.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 26, 1894.

Witnesses: George P. Thoms, conductor; Arthur Smith, brakeman; J. M. Kinnie, baggage master; F. M. Littlefield, engineer; and P. A. Vaughn, fireman, all of Portland, Maine.

In this case the evidence was by affidavits, taken by Drew, Jordan, and Buckley, and forwarded to this office.

The accident happened on the 24th day of February, 1894, about one mile west of the line between Maine and New Hampshire, on the Maine Central Railroad. The train was a passenger train going west, at about fifteen or thirty miles per hour. The accident occurred on a down grade of about seventy-five feet to the mile. The engineer testified that he first saw a man on the track as he rounded a curve at the beginning of the down grade. He was then about a quarter of a mile distant. He immediately gave the danger signals, when within about eight hundred feet; he said the man staggered, and he at once blew the whistle and applied the brake, both train and driver brakes. The man paid no attention whatever. The train consisted of three cars. It was a clear cold day and about twenty degrees below zero. On a day like this it takes some time for the brakes to take hold. The train was stopped within from 200 to 300 feet after the man was struck. He was taken out from under the engine; he was not cut up and the wheels did not run over him; he was struck by the point bunter beam. It was stated that this man with two other Frenchmen had been drinking for some time. One of his companions was found in a snow bank a mile away, very much frozen, and was rescued by the section men.

From all the evidence, which was carefully taken, there can be no doubt but that this fatal accident was caused by the stupid condition in which the man was in ; caused by excessive drinking.

Everything was done that could be done by the trainmen to prevent the accident, and so far as we can see, the railroad was perfectly blameless.

THOMAS COGSWELL,
For the Board.

Death of Charles E. Brewster.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1894.

Investigation at Dover, April 25, 1894.

Witnesses: Daniel Conway, conductor, Somerville; Edward E. Freeman, engineer, Somerville; Walter Tatterson, fireman, Somerville.

The Boston & Maine Railroad is double-tracked at South Newmarket. One track runs close to the station platform, the other is eight feet to the east. The space between these tracks opposite the station and for a considerable distance above and below is planked making a low platform, even with the rails. On the 25th of February, 1894, Charles E. Brewster, of Dover, who was at South Newmarket on business, went to the station to take the train, due there at 5:35 p. m., and return to his home. While waiting he walked slowly up the planking between the tracks, from which he intended to step upon the train which he knew would arrive on the east track.

The train reached South Newmarket within a minute of the schedule time. As it passed the curve below the station, the engineer noticed Mr. Brewster walking up the planking and saw that he was close to the track, but supposed that he was a passenger waiting for the train and would keep out of danger. A moment later, when the locomotive had almost reached the point where Brewster was, the fireman saw he was very near the rail and did not appear to be intending to move away, and gave the bell which he was ringing an extra jerk, which caused the engineer to blow a warning whistle. Immediately afterwards Brewster was struck by the side of the locomotive and hurled upon the planking.

The train, which had been slowing up to make the station stop, came to a standstill as usual, about one hundred and fifty feet from the

point where the accident occurred, and the men went back to attend to the victim. He was found to be unconscious, and remained in that condition until April 7, when he died at his home in Dover, to which he was taken the evening he was injured.

He was struck in the back by the step upon the side of the locomotive, which is used to reach the headlight and thrown back against the other parts of the machine in such a way as to break the lining of his skull, of which injury he died. The evidence is that the train ran into South Newmarket at the usual rate of speed; that it was slowing up to make the stop which it makes there regularly; that the whistle was blown eighty rods below the crossing just south of the station; that the bell was being rung; that all the trainmen were attentive to their duties and did all they could reasonably be required to do to prevent an accident.

It is claimed by the relatives of the deceased that if the train had been running with less rapidity, and the danger whistle had been blown some time before it was, he might have been saved. Even if this be admitted, it does not show any living person to have been at fault.

The schedule was a reasonable one; the speed did not exceed that called for by the schedule; the trainmen did nothing and neglected nothing for which they can be censured. The planking was in perfect repair and unincumbered. Mr. Brewster had a space of eight feet wide and several hundred feet long upon which to walk and wait for the train. He was expecting the train; he knew the minute when it was due; he was there to watch for it; he had no business there until it arrived, except to watch for it. There was no reason whatever why he should have gone to the very edge of the planking, within an inch or two of the rail, and put himself into a position in which he must necessarily be injured. The engineer and firemen had a right to expect, when they saw him, that he would take care of himself, as it was clearly his duty to do, and they can no more be held responsible for his death, than they could have been if he had deliberately committed suicide by throwing himself from the middle of the platform under the moving wheels of the engine. The accident was wholly due to the absent-mindedness or carelessness of the victim.

H. M. PUTNEY,
For the Board.

Death of George Bennett.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May, 1894.

Witnesses: Don A. Bickford, engineer, West Stewartstown; George D. Gilmette, West Milan; Isaac Hager, conductor, West Milan; Fred M. Howland, Dummer; Daniel O. Ellingwood, Groveton; Felix Shallow, West Milan; Charles O. Hodgdon, James H. Mosher, James O'Neil, Wells River, Vt.; Charles G. Tull, Chicago, Ill.; Michael Kelliher, Bangor, Me.; George W. Gordon, Frank H. McWain, William Higgins, and Archie D. Pickering, all of West Milan.

George Bennett was run over and killed by a log train on the Upper Ammonoosuc Railway near the Madigan trestle on the evening of March 3d, 1894.

About noon that day Bennett and a companion were at West Milan staggering drunk. They asked permission to ride up the road on the locomotive Ammonoosuc, but the engineer refused to take them because they were intoxicated and left them there. On his return trip he and others saw the two men near Fifield's brook, apparently making their way up the track.

In the evening as the engine Pittsburg, which was hauling down eight carloads of logs, rounded the sharp curve near Madigan trestle, several men who were on the tender noticed upon the track an object which they thought was a coat or bundle and which the train passed over.

It was very dark and the grade there and below was very steep. When the train reached the foot of the hill two and one half miles away, it was stopped and subsequently it was ascertained that the object run over was Bennett, who was undoubtedly lying upon the track in a drunken stupor, and was instantly killed. The evidence is that his death was due entirely to his intoxication.

H. M. PUTNEY,
For the Board.

Death of Herbert Newman.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1894.

Investigation at Concord, April 24, 1894.

Witnesses: George A. Danforth, engineer; Frank Sheldon, station agent of Claremont, and Z. T. Grover, conductor, of Bellows Falls, Vt.

The accident happened at Claremont Junction, a station on the Connecticut River Division of the Boston & Maine Railroad, April 1 1894. The deceased, a young man of about twenty-two, in the employ of the Central Vermont Railroad, as brakeman, had on the morning of the accident, come down on a passenger train over his railroad intending to stop at Windsor, Vt.; being asleep when his train reached there he was carried by, and got off at Claremont Junction, the next station, at 4:18 a. m. He desired to go back to Windsor, but as it was Sunday few trains were running. He remained at the station until 9:30 a. m., when a heavy stock train bound south came by, running at the rate of ten or twelve miles an hour and which he knew made no stop there. He attempted to jump on to this train from the platform of the station; missed his hold and after being dragged for twenty or thirty feet along it, rolled under the train and had one leg run over and the other seriously injured. The amputation of both legs was deemed necessary and he died from the shock of the operation at 7:40 p. m. the same day.

The deceased was perfectly sober at the time and the trainmen were using all due care. He lost his life from his carelessness in attempting to board a moving train and entirely through his own fault.

J. G. BELLOWS,

For the Board.

Death of E. E. Stebbins.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1894.

Investigation at Dover, April 25, 1894.

Witnesses: John E. Darling, engineer, Worcester, Mass.; Henry A. Bliss, fireman, Ayer Junction, Mass.; J. B. Wilkins, conductor, Rochester, N. H.; S. F. Bennett, brakeman, and C. H. Sleeper, brakeman, both of Rochester, N. H.

Freight train No. 61, consisting of nineteen cars and the buggy, due to leave Windham at 11:52 p. m., on the night in question did leave at about 12:15 a. m. The engineer soon after leaving Windham observed that the engine did not seem to be working very hard for so large a number of cars, and he inquired of Stebbins, who was sitting on the fireman's seat, if the cars were all coming. He answered yes. When the next curve was reached the question was again asked, and the fireman replied that he thought the train had broken apart. The

brakeman, Stebbins, then took his lantern and went back over the tender and climbed on to the head car. The train had broken apart, leaving but two cars attached to the engine. When it was discovered that the train had broken apart the engineer gradually stopped and came to a standstill. The fireman after some investigation could not see the brakeman. After lighting the torch the engine and two cars were slowly backed, until Stebbins was found lying between the rails severely injured. He was placed in a car and carried to Windham, and a train made up and took him to Nashua, where he was at once carried to the hospital, where he died eight days after. The railroad company saw that his body was carried to Michigan and properly buried.

Mr. Stebbins, without doubt, walked off the second car, supposing that other cars were attached. He had heard the comment of the engineer about the train breaking apart and should have been on his guard.

He was a young man of about twenty-two years of age, and bore a good reputation for sobriety.

It was an accident that is liable to happen at any time under similar circumstances, and the greatest caution should be exercised by all brakemen whose duty it is to work on top of cars in the night, to see where they are to step.

THOMAS COGSWELL,

For the Board.

Death of Emily Johnson.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 22, 1894.

Witnesses: William H. Yates, engineer; Charles B. Towle, fireman; C. E. Hartshorn, conductor; J. M. Kinnic, baggagemaster; C. E. Stoddard, brakeman; and Mrs. Jennie M. Dodge, Whitefield, N. H.

As the engineer of train No. 104 on the Maine Central railroad was approaching the "Know Nothing" crossing near Whitefield, in the afternoon of May 16, 1894, he saw an old lady, Mrs. Emily Johnson, walking upon the track of the Concord & Montreal, which runs nearly parallel to and close by the Maine Central at that point. His engine was running slowly to make the "Know Nothing," and he kept watch of the old lady as he approached. He says: "She stepped from the C. & M. track on the right hand side and then seemed to look at our train an instant, then crossed the C. & M. track and stepped upon ours, then she went back to the C. & M. and looked at the train a few sec-

onds, and when our engine was within twenty feet of her she ran directly in front of it and was hit by the left side of it and thrown into the air."

The train was stopped as soon as possible, and the engineer went back and found her beside the track, dead.

All the other trainmen and Mrs. Jennie M. Dodge, who was standing near by the place where the accident occurred, corroborate the account of the engineer, which we accept as correct.

Mrs. Johnson was seventy-nine years of age, but vigorous, and in the possession of all her faculties. She undoubtedly saw the approaching train, but became confused as to which track it was upon, and stepped back and forth from one to the other, thinking she was going out of its way. When she had left the Maine Central track and gone upon that of the C. & M. the engineer naturally supposed she was safe. There was no reason to expect that she would return to a place of danger, and the trainmen cannot be held responsible for her death.

H. M. PUTNEY,

For the Board.

Death of Bussell Minard.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 13, 1894.

Investigation at Concord, July 11, 1894.

Witnesses: James F. Tucker, engineer, Wolfeborough Junction; Almer E. Brown, fireman, Wolfeborough Junction; Clarence O. Brock, conductor, Wolfeborough Junction.

Bussell Minard, a brakeman on freight train No. 263, on the Northern division of the Boston & Maine railroad, while in the discharge of his duties May 31, 1894, came in contact with the Rochester Hill bridge and was instantly killed. James F. Tucker, the engineer of the train, saw the accident and gives the following account of it, which is undoubtedly correct: "As I was going down the hill he was coming back over the cars to assist us in holding the train coming into Rochester. It is a dangerous place. I saw him on this lumber, two cars from the engine; I knew we were pretty near the bridge, and he seemed to be hurrying to get out of the way of bridge by getting on to next car, and he came to bridge guard; he ducked his head and cleared it at any rate, and then he came to the end of car of lumber and jumped down; it was low, and I thought then he was clear and safe; but he stepped up on to some lumber just in time for bridge to

strike him. I didn't know the fireman was looking at him, and he didn't know I was looking at him. I immediately whistled up for brakes and got up on tender, and could see him on lumber right on the side of car, against a stake [lumber was staked on there]. We stopped after we got into Rochester; they found that he was dead; we pulled in on side track; sent for a doctor, but he was dead; the body was taken away."

There is nothing to be added to this account, except to repeat what has been said so many times in regard to the murderous character of the low bridges which slaughter faithful and careful trainmen, and the necessity of raising them wherever it can be done. Unless human life is to be weighed against the extra horse power needed to take a carriage over a bridge that is raised so as to clear the heads of trainmen and the cost of elevating such bridges, there is no valid reason why such structures should be tolerated to such an extent as they have been in this state.

H. M. PUTNEY,

For the Board.

Death of L. W. Wilson.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 11, 1894.

Investigation at Concord, July 11, 1894.

Witness: Fred A. Woodward, fireman, Canaan, N. H.

L. W. Wilson, of Canaan, N. H., was middle brakeman on freight train No. 88, going south on the Concord Division, Boston & Maine railroad, June 22, 1894. The train reached East Andover station at 11:30 o'clock p. m., and stopped to switch in some cars. Mr. Wilson, in performance of his share of the work of switching, stepped into the locomotive cab for a moment, and then stepped off in order to set a switch. As he reached the ground, the fireman, Mr. Fred A. Woodward, of Canaan, who was looking at him, saw Mr. Wilson fall and the light of his lantern suddenly go out. An instant later, Mr. Woodward, although not seriously expecting to find Mr. Wilson injured, jumped off the same step in order to assure himself that no harm had befallen him. To his sad surprise Mr. Wilson had fallen with both legs across the track, and the wheels of two cars had crushed them. A surgeon's aid was soon procured and the injured man removed to the hospital at Concord, where he died at 2:50 o'clock. A relative of the dead brakeman was present at the investigation by this Board, and special inquiry was directed to the condition of the ground where he fell, and the repair of the locomotive step by which he alighted.

No unusual conditions of either were found to exist. The place of his fall was exactly identified by daylight by the broken lantern.

His own statement was that he made a misstep, but he did not know why. The cars were moving slowly, and were quickly brought to a stop.

E. B. S. SANBORN,

For the Board.

Death of Peter Beauduin.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 4, 1894.

Investigation at Concord, September 28, 1894.

Witnesses: A. B. Brown, conductor; J. F. Cook, engineer; E. E. Hoyt, fireman; John Scott, brakeman; A. C. Jones, section foreman; and Lewis Stevenson, crier, of Concord; and M. W. Morgan, switch tender of Bow.

Train No. 76, running north over the Concord & Montreal railroad, on July 7, last, at about 7:10 p. m., when within half a mile of Bow station, struck and instantly killed Peter Beauduin, a homeless and friendless man, who was there sleeping on the track, with his head resting on one of the rails.

Beauduin had been seen by the section men at Bow station about half an hour before the accident, grossly intoxicated, and walking down the track. They tried by threats and persuasion to induce him to leave the track, but he insisted on continuing his fatal walk.

The engineer of No. 76 made every exertion to save Beauduin's life as soon as he discovered his perilous situation, but nothing could rouse him from his drunken stupor, and so he died, a victim of rum and the custom that makes our railroad tracks the favorite foot paths of the vagabond, drunkard, and tramp.

J. G. BELLOWS,

For the Board.

Death of Thomas Gothier.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October, 1894.

Investigation at Concord, August 30, 1894.

Witnesses: W. C. Gordon, Concord, conductor; Alvin V. Shorten: Everett F. Lake, engineer, E. Concord; James N. Donovan, fireman, Concord; and George H. Saltmarsh, M. D.

Thomas Gothier, of Lancaster, N. H., rear brakeman of local freight train No. 7, Concord & Montreal railroad, received injuries near East Tilton station about 5:50 o'clock a. m., July 16, 1894, which caused his death six hours afterward. The train had stopped to unload freight at East Tilton, and to take in a car from a siding. In the performance of his duty Mr. Gothier had set up the brake of the saloon car, and while passing to the next car, fell to the ground between it and the saloon car, landing just outside the track, but not clear of the housing, which crushed him. At the time of his fall the train was barely moving, the locomotive having been detached. The testimony at the hearing before this board was that the cars between which he fell were in their usual condition, and without any special faults of construction or repair. His comrades placed him upon a cot in the saloon car and had him in care of a surgeon at Lakeport within a few minutes of the time of the accident. He was conscious until his death, and told the surgeon and others how the accident occurred. He said that as he stepped from the saloon to the next car, his foot slipped; he did not know why, and he fell forward, head first; that when he found he was falling he struggled to throw himself outside the rail; that as near as he could judge the housing of the car rolled him; that he felt certain his injury was fatal.

E. B. S. SANBORN,
For the Board.

Death of John Berry.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, September 3, 1894.

Investigation at Concord, August 30, 1894.

Witnesses: E. B. Clark, engineer; C. W. Goodrich, fireman; H. A. Perkins, brakeman, of Alton Bay, and J. H. Canovan, conductor, of Dover.

At about 4:45 p. m., July 18, 1894, John Berry was instantly killed at Davis Crossing, a flag station, on the Boston & Maine railroad, while attempting to cross the tracks there with his hay cart, by south bound passenger train No. 122.

This train made no stop at this station and was running at the rate of from thirty to thirty-five miles an hour when the accident occurred. Upon approaching the crossing the usual signals were properly given. The highway leading to the crossing descends a hill and the crossing

cannot be seen from a train going south until it is within about 200 feet of it.

Mr. Berry was very deaf. A short distance back from the crossing he stopped to talk with a lady who wished to inquire of him about his sick wife; as he drove away from her she heard the whistle of the approaching train, but could not call to warn him, on account of his deafness. Although the engineer whistled again as soon as he saw Mr. Berry coming, he could not hear the whistle or noise of the train, but drove directly on to the crossing just as the engine reached it.

No one can be blamed for this accident, which appears to have occurred solely from the physical infirmity of the deceased, and was one of those which must occur with unfortunate frequency so long as unprotected grade crossings exist.

J. G. BELLOWS,
For the Board.

Death of Hiram Flanders.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Sept. 4, 1894.

Investigation at Concord, August 30, 1894.

Witnesses: A. S. Jones, station agent, West Andover, N. H.; B. M. Straw, engineer, and William Lane, fireman, both of Concord, N. H.

Hiram Flanders of Andover was killed upon the crossing just below the station platform at West Andover upon the Northern Division of the Boston & Maine road at four o'clock p. m., July 26, 1894, by the locomotive of passenger train No. 12.

Mr. Flanders had been to the station to see Mr. Jones, the station agent, about a watch and the two men walked down the platform together as the train approached from the north; when they reached the end of the planking close to the highway crossing, Flanders stepped off to cross the track to the west side where his team was hitched, Jones said to him that the train was coming and he had better wait, but he replied that there was time enough and kept walking until he had nearly or quite crossed the outside rail, when he was struck by the side of the locomotive and so injured that he died in three or four minutes. The train was an express and was not scheduled to stop at West Andover. It was running thirty miles or more per hour. The engineer saw Flanders when he stepped from the platform upon the crossing, but as he was only a few feet from him at

that time he could not stop. The whistle had been blown for the crossing and the bell was ringing. It seems to be certain, from the testimony of all the witnesses, that Flanders knew the train was coming and his going upon the track in front of it, can only be explained upon the supposition that he miscalculated the time it would take for it to reach the crossing.

He was an elderly man in the possession of all his faculties. His death was due to his own carelessness.

H. M. PUTNEY,
For the Board.

Death of Fred McCrillis.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 4, 1894.

Investigation at Concord, September 28, 1894.

Witnesses: William C. Winters, conductor; Nelson P. Coe, brakeman; Amos Phillips, brakeman; Austin G. Olney, engineer; Edward D. Rankin, fireman, Edward F. Adden.

The sad accident by which Fred McCrillis, spare conductor on the Concord & Montréal railroad, and a most estimable and promising young man, lost his life, August 6, 1894, at Whitefield Junction, a station on said railroad, occurred as follows:

On that day Mr. McCrillis, who had been in the employ of the railroad since October, 1892, and had risen in that time to be spare conductor, was "helping out" on stock train No. 2 running south. This train reached Whitefield Junction at 6:31 p. m., and it became necessary to take on three more loaded cars from the yard. The regular conductor of No. 2 went to register and to get the way bills and left the deceased to take the cars on, instructing him to place them in the rear of the train. Accordingly McCrillis uncoupled the caboose from the train and left it standing on the main track and then went with the rest of the train to the scale track and took on the cars that were to be added to the train, he making the "hitch" to them.

Under McCrillis's direction and governed by his motions, the train then backed down on to the main track to take on the caboose. McCrillis when they reached it stepped in to make the "hitch," but was unsuccessful in the attempt. He then stepped out from between the cars, motioned the engineer to start—to stop—and then to back and then stepped in between the cars to make the "hitch." Again the train backed very slowly over the short distance that separated it

from the caboose, McCrillis walking between the end of the train and the caboose, backward facing the engine, as is often the custom of trainmen. As he stepped backward he caught his foot between the outside rail and the guard rail of a switch, and was unable to extricate himself before the backing train threw him on the track and crushed him under its wheels.

The accident was noticed as soon as it happened, the train was stopped and the unfortunate man removed from his position, but so cruelly was he injured that he lived but two or three minutes after he was hurt.

All of the trainmen appear to have been careful and attentive to their duties in every particular, and the deceased was engaged in the performance of a duty properly falling on him and to which he was accustomed.

There seems to have been no fault with the couplings of the cars.

J. G. BELLOWS,

For the Board.

Death of J. B. Fraser.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Oct. 1, 1894.

Investigation at Concord, N. H., Sept. 28, 1894.

Witnesses: E. T. Saunders, freight conductor, Dover, N. H.; J. H. Jenning, freight brakeman, Dover, N. H.; A. J. Allen, freight brakeman, No. Berwick; H. Bulmer, freight brakeman, Charlestown, Mass.

J. B. Fraser, a brakeman upon freight train No. 607 on the Boston & Maine railroad, was fatally injured near Newton, August 9, 1894, and died a few days afterwards at the Massachusetts General Hospital. When the train which was going east reached Newton, Mr. Fraser was seen by the rest of the crew attending to his duties. About a mile west of Powwow river, Mr. Saunders, the conductor, in going over the train found Fraser in an unconscious condition upon the top of a high furniture car. The injured man was taken to Exeter and cared for as well as possible, and subsequently carried to Boston where he died.

From the testimony of all the trainmen, it is clear that Mr. Fraser was struck by the bridge on which the highway crosses the railroad at the top of the hill, between Newton Junction and Powwow river. This bridge is but little more than fifteen feet above the track, and it

is impossible for a brakeman to pass under it standing or sitting upon the top of such a car as the one upon which the victim of this accident was found.

It is protected by tell-tales which were in perfect order when examined the next day, but for some reason they did not give him warning so as to save his life. He had been in the employ of the road four years, but this was his first trip upon that train and the supposition is, that not knowing the location of the bridge or not having it in mind, he was sitting upon the car and had not time to leave it after he became aware that he was approaching the bridge.

The fault in this case is wholly on the bridge, which like all others of that height, is a death trap for brakemen.

The evidence before us is, that it cannot be raised without making the approaches to it very steep, but the board will soon investigate the matter further and determine whether any improvement is practicable.

H. M. PUTNEY,

For the Board.

Death of J. L. Donette.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 4, 1894.

Investigation at Concord, September 28, 1894.

Witnesses: A. C. McAllister, Wagner car conductor; H. C. Diamond, conductor; W. S. Stearns, brakeman; E. G. Barraby, brakeman; A. C. Hulber, engineer; Charles Bartlett, fireman; B. B. Leighton, engineer; B. H. Woods, engineer; Geo. E. Whitford, fireman; Miron C. King, fireman; A. H. Stevens, brakeman; E. G. Pugsley, conductor; John O. Day, brakeman; H. W. Cook, brakeman.

The regular mail train No. 10 going south, over the Northern Division of the Boston & Maine railroad, is due to leave White River Junction at 11:50 a. m., but on the morning of August 15th last was six minutes late in starting. It was a heavy train of eight cars, a baggage car, a mail car, three Pullman and Wagner cars, two passenger coaches, and a smoking car in the rear. A regular freight train No. 78, also running south, was to follow No. 10 from West Lebanon, leaving three minutes after it. On that morning it was a heavy train drawn by two engines, and it stood on the side track ready to start as No. 10 came into West Lebanon.

No. 10 reached Lebanon, four miles from the Junction, nine minutes late, having lost three minutes in this short run. No. 10 continued to lose time, its engineer testifying: "My engine did not steam first class up to Lebanon, and after I left Lebanon she didn't do so well and began to lose steam greatly; it began to rain a little, just enough to make the rails slippery, and the steam kept running down; my engine would slip; occasionally I would have to use sand. About a mile north of East Lebanon station I became stalled and unable to draw the train further; my steam was down to 95 lbs."

It is a heavy up grade from the Junction to the place where No. 10 came to a standstill, about seven miles beyond it, and eleven minutes had been lost in getting there. The "stalled" train stood in a rocky cut on a curve, some 300 or 400 feet from the rear of it was a covered wooden bridge about 100 feet long, and 300 or 400 feet north of this bridge was another covered wooden bridge of about the same length, from this second bridge the track north is nearly straight for about half a mile. The standing train could not be seen by a following train on account of these bridges and of the cut in which it stood, until the bridge next to it had been entered or perhaps passed.

After the train stopped the engineer waited three or four minutes for the steam to come up, which it did as he says "rapidly," and he then made three or four efforts to start his train, backing a little and then starting up, but losing ground with every trial. He did not whistle out the brakeman because he thought that it was unnecessary as he had time enough. While he was engaged in these ineffectual efforts to start his train, the conductor of No. 10 came up and told the fireman, on whose side of the engine he was, to tell the engineer to whistle in the brakeman, which he did at once. The engineer again made one or two more fruitless efforts to start, and after his last attempt, some one struck the bell in his cab and called to him that the train had broken apart. Before the engineer could do anything further he felt a shock as the following freight train No. 78 struck the rear of his train.

It seemed that the last attempt to start had unhooked the "knuckle" of the Gould coupling of the forward Wagner car from the Miller hook of the baggage car, to which it was attached, leaving the two connected by the safety chains only, and breaking the hose of the air brakes. As the hose broke Mr. McAllister, conductor of the Wagner car, heard the hissing noise made by the escaping air, went out on to the platform and as he did so saw the deceased, Mr. J. L. Doucette, baggage master of No. 10, standing on the steps of his car. McAllister stepped to the ground and seeing that the "knuckle" was unhooked, was about reaching in to push it into place so that the two

cars could be re-coupled. Doucette said to him, "What is the matter?" "This knuckle is unhooked," replied McAllister. "I'll fix it," said Doucette, jumping off his car and passing by McAllister, and as he spoke he reached in between the cars to put it in place, bringing the top of his head between the platforms of the two cars as he did so. At that moment the collision occurred and its force drove the cars together, crushing in Doucette's skull and killing him instantly.

To discover the cause of the fatal blunder that caused a heavy freight train to crush into the rear of a passenger train in broad daylight, we must pass to the rear of No. 10 and learn what occurred there after the train was "stalled" and before the collision, a period of from nine to twelve minutes.

Just before No. 10 stopped Mr. Diamond, the conductor, stepped off on to the ground, to see if there was any trouble with the brakes, and when the train came to a standstill inquired of Mr. Stearns, the rear brakeman, if there was any trouble with the brakes. Stearns thought not, and the conductor then said to him there must be trouble with the engine and we had better look out for the rear. Upon this Stearns, as was his duty, took his bundle of flags and started back to flag the following train.

Stearns testified that he went back crossing both bridges and some distance up the straight track beyond the second bridge, in all about half a mile from the rear of his train; that when he reached this point he heard the recall whistle; that he then put out his red and blue flag, setting it in one of the sleepers by the iron points in its two staffs, placed two torpedoes on the track and then returned to his train.

While he was gone the conductor and forward brakeman were examining the brakes to see if they were properly set and finding one apparently too tight, the forward brakeman began working upon it until he heard the noise of No. 78 approaching. The conductor, while the brakeman was doing this, going forward to the engine to order the rear brakeman whistled in, as has been already stated, he then returned immediately toward the rear of his train and the collision occurred when he was two car lengths from it. Stearns testifies that when he got back to his train that he went through a car to let off a brake and that as he was doing this he heard the freight coming, that he seized his remaining flag, rushed to the rear of the train, but could get only about two cars lengths from it, before he was obliged to jump from the track to save his life; that he tried to signal No. 78 to stop with his red flag, and that as it passed him he was struck by a tie which the force of the shock threw from a carload of ties drawn by the freight train, and was seriously injured.

The engineers of both engines attached to No. 78 and the firemen as well testify positively, that their train was running at its usual speed of from fourteen to fifteen miles an hour; that the engineers were carefully watching the track; that they saw no red and blue flag, or any flag on the track; that they heard no torpedoes and that the first knowledge they had of the proximity of No. 10 was when they saw it from the bridge next it. The engineers at once reversed their engines, being all that they could do, and the engineer of the forward engine jumped from his engine.

Fortunately the heavy grade and the low rate of speed at which the freight was moving prevented any great damage to the passenger train; the rear of the smoking car and of the passenger car next it were somewhat smashed, but the passengers all escaped without injury, except two or three who received slight bruises, so had it not been for Mr. Doucette's death, the accident would no doubt have been almost unnoticed.

The red and blue flag which Stearns claims to have set in the track has never been found, although immediately after the happening of the collision the rear of No. 78 was flagged by its brakeman, who went back on the track to a point beyond where Stearns claims to have set this flag and saw nothing of it. The red flag with which Stearns says he attempted to signal the train just before the accident, was found in the ditch about 150 feet from the rear of No. 10.

Upon the evidence the board find that Stearns did not set the red and blue flag on the track as he claims to have done, or place the torpedoes on the track as he stated that he did, and that this fatal accident occurred from this gross neglect of duty on his part. He has since, as we are informed, been discharged from the service of the railroad.

The deceased Mr. Doucette was a young man of promise, who had been a long time in the service of the road and was esteemed by his employers and his many friends.

J. G. BELLows,
For the Board.

Death of George Stevens.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 4, 1894.

A personal examination of the place of the accident was made by the board, but as to the facts the report is based on the written testi-

mony taken at the inquest held before C. E. Allen, coroner for the county of Coös on the day of the accident.

At Riverton station on the Maine Central Railroad, a highway running for a short distance parallel with its track, descends a hill, makes a sharp turn and crosses the railroad just above the station, which is on the east side of the track. From the road upon the hill the station and track east of it can plainly be seen for a fourth of a mile or more, and from the railroad the road up the hill is equally visible.

August 20, 1894, at 5:30 p. m., the west bound passenger train No. 226 was running at its usual speed by Riverton station, at which it was not to stop. A little before the train reached the station, the engineer saw a team coming rapidly down the hill towards the crossing, driven by the deceased George Stevens, and supposed that he would not attempt to cross the track, but would pull up and let the train pass; a moment later the engineer saw that it was Stevens's intention to attempt the crossing. The engineer at once applied both brakes, but could not stop his train before it reached the crossing or before Stevens's team struck the side of the engine or tender, hurling him from his wagon and instantly killing him by the shock.

The engineer had sounded the whistle and rung the bell in the proper manner as he approached the crossing, but the deceased was badly intoxicated and racing horses down the hill with some companion, and by reason of his condition recklessly drove into the rapidly moving train. Had he been sober he could have stopped his horse in ample time to have prevented the accident.

J. G. BELLOWS,
For the Board.

Death of F. W. Ritchie.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Oct. 1, 1894.

Investigation at Concord, Sept. 28, 1894.

Witnesses: Erastus Hazelton, brakeman; Con Doherty, engineer; P. Perry, fireman; Lyman Palmer, yard brakeman.

Lyman Palmer, who was acting as yard conductor in the Manchester yard in the evening of Aug. 20, 1894, gives the following account of the accident by which Frank Ritchie, a switchman, lost his life, and his story is corroborated by all other witnesses:

"We had a string of cars from the B. & M. and C. & M. freight

house. Coal cars went into B. & M. freight house and one car went into C. & M. freight house. We had made one cut behind B. & M. house and Mr. Ritchie hollered to me and said they would not clear, so it was necessary to shift this end. I had one man in the B. & M. house to make switch and I stood on the C. & M. track motioning to Mr. Doherty. After we cut that switch I was about seven or eight cars from where we were going to cut. Mr. Smith and Mr. Ritchie stood near together. I hollered to them to pull the pin between the box car and the coal car and Mr. Ritchie started to pull the pin. Next I got motion from Mr. Smith to stop and I told Mr. Doherty to stop and he went about a car length before we stopped and ran over and found Mr. Ritchie on the ground and took him up. He had been run over and both legs and one arm had been crushed. It was not his business to pull the pin and I did not order him to do it. It was my business to do it."

Other witnesses say that the coupling from which Ritchie was attempting to pull the pin was in perfect order and that the space between the rails there was planked so that it was impossible for him to have caught his foot in the frogs, and while no one saw him fall it is their opinion that he slipped or stumbled between the cars in such a position that the wheels ran over him. He was not caught between the cars and there is no apparent reason why he should have fallen as he did. The engine was carefully handled. The accident like several others of recent occurrence was due to the habit which prevails among yardmen and trainmen of going outside the limits of their duties to assist fellow workmen and save time. It was not Ritchie's business to pull the pin and Palmer had strictly no right to ask him to attempt it, but the action of both was in accordance with the general practice and it can not be severely criticised.

H. M. PUTNEY,
For the Board.

Death of Louis J. Larivee.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Nov. 26, 1894.

Investigation at Concord, November 23, 1894.

Witnesses: Thomas H. Riley, engineer; Liman W. Sargent, conductor; Thomas J. Kirkley, rear brakeman, and Otis Young, car maker, all of Concord.

When freight train No. 1 on the Concord & Montreal Railroad

reached Concord from Nashua on the morning of Sept. 16, 1894, the dead body of Louis J. Larivee, one of its brakemen, was found upon the top of a Swift refrigerator car, which was a part of the train. His forehead had been crushed in, killing him instantly. Subsequent investigation established the fact that while passing over this car in the discharge of his duty, he came in contact with the bridge at Robinson's Ferry, which is seventeen feet six inches above the rails; the car on which he was riding being twelve feet nine inches in height. The tell-tales, designed to warn brakemen against this bridge, were in perfect order; the trainmen were all doing their duty; the train was an ordinary one, doing the usual work and making the usual time. The whole story is that a competent and faithful brakeman was killed outright by a low bridge, without fault of his or any of his fellow-workmen, just as many others have been killed before and will be killed hereafter, as long as these murderous structures are permitted to exist upon our railroads.

H. M. PUTNEY,
For the Board.

Death of John McDonnell.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Nov. 27, 1894.

Investigation at Manchester, November 23, 1894.

Witnesses: H. Furnell, freight conductor, Somerville, Mass.; Geo. H. Hilton, freight brakeman, Somerville, Mass.; B. F. Pettingill, freight brakeman, Somerville, Mass.; Geo. E. Hobbs, baggage master, Portsmouth, N. H.; James H. Cate, switchman, Portsmouth, N. H.

John McDonnell, middle brakeman on freight train No. 248, running from Boston to Portsmouth over the Boston & Maine Railroad, either jumped or fell from his train when near Hampton Falls station at about 10:30 p. m. on October 4th last, and was instantly killed.

The head brakeman of his train testified that when the train was just west of the station and near a stone open bridge over the Hampton river, that the deceased came on to the box car next the engine, where the brakeman was setting the brakes, as the train was to take a side track there to pass a train on the main track running west, and the engineer had whistled for brakes. The brakeman told McDonnell to go back to the engine and be ready to throw the switch, but noticed that instead of obeying his instructions, the deceased went toward the end of the train on to a car of lumber, being the third car from the engine, and set down his lantern on the end of that car. McDonnell was not seen alive by any of the trainmen of his train after this, and

when the train reached Seabrook it was discovered that he was missing.

The night was dark, and the deceased either fell from the lumber car or, as is more probable, saw the headlight of the train which his train was to pass, thought there would be a collision, and in his fright jumped from his train. His body was found soon after by the trainmen of No. 251, lying by the side of the track from six to ten feet west of the bridge, with the skull broken in. On examination of the lumber car, blood and brains were found on its brake beams. A special train was sent from Portsmouth at 2:55 the next morning for the remains, which were properly cared for.

No blame attaches to any one for this accident, nor could it have been caused by the deceased striking the bridge.

J. G. BELLOWS,
For the Board.

Death of Walter Weeks.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Nov. 15, 1894.

Investigation at Manchester, N. H., Nov. 12, 1894.

Witnesses: J. W. Kenniston, engineer, Portland, Me.; W. C. Ordway, fireman, Portland, Me; L. F. Mansfield, engineer, East Summer-ville; L. R. Parsons, brakeman, Portland.

As train No. 615 on the Boston & Maine Railroad was passing South Newmarket, going east, a little past midnight on the morning of Oct. 22, 1894, one of the brakemen, S. R. Parsons, who was riding upon the engine, saw an object which he thought was a man lying beside the track. He informed the engineer, who brought his train to a stop and informed the operator at Newmarket Junction.

An investigation followed, and resulted in finding the dead body of Walter Weeks, a man who spent most of his time in a fish house near the water on the east of the railroad, and was accustomed to go back and forth through a gap in the fence. He had been struck upon the head, and in all probability instantly killed, several hours before.

It is supposed that he was hit by the engine of train No. 600, but an examination of that engine afterwards disclosed no evidence that this was the fact, and the only reason for assuming that he was killed by the train is, that he was found near the track and it is not apparent how he could have been killed in any other way. We are unable to learn why he was there at that hour of the night, but he was probably going to or from his shanty. The trainmen testify that the whistle was blown for the crossing near by, and this and the headlight should

have warned him of his danger. If it did, he may have stepped from the track on which he was and have been struck as he was waiting for the train to pass, but beyond the fact that he was killed, all in this case is conjecture.

H. M. PUTNEY,
For the Board.

Death of Napoleon Morier.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Jan. 7, 1895.

Investigation at Manchester, Nov. 12, 1894, and Jan. 4, 1895.

Witnesses: Frank E. Whitman, W. E. Warren, O. M. Philbrook, all of Manchester.

Napoleon Morier, who was regularly employed in a shop at West Manchester, having finished his work, Oct. 24, 1894, went out as was his custom to take a horse car which would carry him to his home in East Manchester. As he reached the street he saw the car going in the opposite direction from his home, but knowing that it would turn and go back when it reached the lower end of the road, a short distance below, he said to a companion, T. E. Whitman, "Let's take the car, go up to the end and come back." Mr. Whitman preferred to wait for the return of the car, but as it moved up the hill in front of them, Morier sprang towards it and attempted to swing himself upon the forward end. He failed to do this, and was thrown to the ground in such a position that he was struck by the wheels and instantly killed. Neither the driver nor conductor saw him nor knew he was in that vicinity until they felt the jar caused by passing over him, when they at once brought the car to a stop, and lifted him from the rail before the hind wheel had reached him. He made no attempt to stop the car, which was moving slowly, and as it was quite dark it was not strange that he did not attract attention until he was fatally hurt.

His death was clearly due to a careless habit which is far too general among the patrons of street cars.

H. M. PUTNEY,
For the Board.

Death of David Damon.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 23, 1894.

Investigation at Concord, November 23, 1894.

Witnesses: G. H. Loller, engineer; S. W. Bailey, fireman; Leon Renno, baggage master, Woodsville; W. H. Little, conductor, Lancas-

ter; James L. Prince, employé Weston Lumber Co., and W. C. Hamilton, foreman Weston Lumber Co., Groveton.

Passenger train, No. 67, Concord & Montreal Railroad, running from Lancaster to Groveton Junction on the morning of October 27, 1894, struck and instantly killed David Damon of Northumberland while in the railroad bridge across Ammonoosuc river in that town. About ninety rods away from the bridge a crossing whistle was sounded by the approaching locomotive for the highway crossing ten rods from the bridge. When the crossing was reached, and the bridge could be seen, the engineer and fireman discovered a man, who proved to be Mr. Damon, coming towards them about midway of the bridge, and thereupon they immediately slackened speed and set going the alarm whistles. When Mr. Damon discovered the train, he appeared to hasten towards it, as if to escape from the bridge before the train entered it. He failed to do so, and was struck by the locomotive. There was ample room in the bridge on either side of the track where he might safely have allowed the train to pass him.

The engineer and fireman deserve commendation for their alertness in discovering the danger at the moment it presented itself, and for their caution in so keeping control of the train that it was brought to a standstill within the bridge. The bridge is estimated to be one hundred and twenty-five feet in length; the train consisted of four cars and was running on time at about fifteen miles per hour when it reached the crossing. Mr. Damon was on his ordinary route to his day's work. He and many other people daily crossed the river by this bridge in order to save a few feet in travel. How far Mr. Damon's death will carry its warning against such careless practice, we may never know; we can rightly expect that so soon as people realize how sure is the danger of using a railway track for a highway, the custom will cease.

E. B. S. SANBORN,

For the Board.

Death of Michael Cunningham.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 11, 1895.

Investigation at Concord, January 9, 1895.

Witnesses: Wm. R. Coffey, superintendent, Franklin; Wallie W. Maxson, engineer, Franklin; Ed. A. Libby, fireman, Franklin.

Michael Cunningham, a man seventy one years old, who resided upon the highway that runs parallel to and near by the Franklin & Tilton railroad in Franklin Falls, was accustomed in going to and from his home to leave the highway and walk upon the railroad track. He had repeatedly been warned not to do this by his son and the railroad employes, and had several times narrowly escaped being run over, but he persisted in the habit until December 3, 1894, when he stepped upon

the track twenty or thirty rods in front of a mixed train from the Junction and started to walk towards the station. The engineer saw him and blew the danger whistle when he stepped over the rail and continued his journey beside the track. He did not step out far enough and when the locomotive reached him he was struck by it and his neck, arm, and leg were broken. His body was at once removed to his home near by and a physician was summoned. His death was clearly due in the first instance to his carelessness in walking on the track and then to his miscalculation of the distance necessary to enable the train to pass him. The trainmen did all in their power to save him.

H. M. PUTNEY,
For the Board.

Death of Michael Cronin.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 28, 1894.

Investigation at Manchester, November 28, 1894.

Witnesses: C. G. Hastings, yardmaster; W. Sawtelle, engineer; J. S. Wilso, brakeman; J. G. Guare, yard conductor.

This accident happened in the yard of the Concord & Montreal railroad at Manchester, on September 25th last, at about 5 :15 p. m.

The deceased, Michael Cronin, a little boy about eight years old, was playing upon the tracks in the yard with his older sister and other children, near some cars loaded with coal standing on one of the tracks. A train composed of six loaded freight cars backed down on to the coal cars to hitch on to them. As this train was moving toward the coal cars, the boy's hoop ran under the rear car of the train, and as he stooped to pick it out, one of his legs was caught by the wheels and run over. His sister dragged him out from under the car and assisted by his companions carried him to his home, where the little fellow died from the effect of his injury about 11 o'clock that night.

The trainmen were not to blame in any way for the accident, for they were managing the train with all care and skill, but the responsibility must rest with those who allowed the boy to make the railroad track his playground.

The evidence showed that this yard is constantly visited by many children, who congregate there to pick up the coal that happens to drop from the coal cars, for play, and to watch the movements of the trains. In view of this and other accidents of a similar character happening in the yards of the railroads in the larger places, the board recommend the railroads to positively prohibit all children trespassing upon their yard tracks and instruct their employes to strictly and persistently enforce such regulation.

J. G. BELLOWS,
For the Board.

PART III.

RAILROAD RETURNS.

REPORT

OF THE

ATLANTIC & ST. LAWRENCE RAILROAD

COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.			
Gross earnings from operation	\$1,011,373.48		
Less operating expenses	901,905.05		
Income from operation		\$109,468.43	
Total income		109,468.43	
Deductions from income:			
Interest on funded debt accrued during the year	\$206,280.00		
Taxes	62,001.52		
Total deductions from income		\$268,281.52	
Net deficit		158,813.09	
Dividends declared, 6 per cent. on common stock	\$329,040.00		
Total		\$329,040.00	
Deficit for the year ending June 30, 1894		487,853.09	

EARNINGS FROM OPERATION.			
Total passenger revenue		\$252,963.88	
Mail		26,623.13	
Express		19,944.11	
Total passenger earnings		\$299,531.12	
Freight:			
Freight revenue		\$706,721.43	
Total freight revenue		\$706,721.43	
Total freight earnings		\$706,721.43	
Total passenger and freight earnings		\$1,006,252.55	

Rentals not otherwise provided for	\$5,120.93
Total gross earnings from operation	\$1,011,373.48
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OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$85,476.38
Renewals of rails	20,111.62
Renewals of ties	19,564.71
Repairs of bridges and culverts	27,283.80
Repairs of fences, road crossings, signs and cattle guards	7,578.81
Repairs of buildings	15,878.23
Repairs of docks and wharves	30,974.52
Total	\$206,868.07
Maintenance of equipment:	
Repairs and renewals of locomotives	\$49,000.95
Repairs and renewals of passenger cars	24,123.54
Repairs and renewals of freight cars	55,051.49
Shop, machinery, tools, etc.	15,750.53
Other expenses	3,722.57
Total	\$147,649.08
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen,	\$99,717.73
Fuel for locomotives	148,176.36
Water supplies for locomotives	4,853.97
All other supplies for locomotives	5,926.57
Wages of other trainmen	72,219.32
All other train supplies	8,977.08
Wages of switchmen, flagmen, and watchmen	23,629.08
Expense of telegraph, including train dispatchers and operators	16,370.64
Wages of station agents, clerks, and laborers	91,037.60
Station supplies	15,836.62
Car mileage—balances	13,120.31
Loss and damage	605.41
Injuries to persons	3,815.00
Other expenses	2,862.31
Total	\$507,148.00
General expenses:	
Salaries of officers	\$8,225.84
Salaries of clerks	9,226.58
General office expenses and supplies	1,718.73
Agencies, including salaries and rent	8,812.35
Insurance	7,565.71
Legal expenses	4,079.58
Stationery and printing	611.11
Total	\$40,239.90
Recapitulation of expenses:	
Maintenance of way and structures	\$206,868.07
Maintenance of equipment	147,649.08

Conducting transportation	\$507,148.00
General expenses	40,239.90
Grand total	<u>\$901,905.05</u>
Percentage of operating expenses to earnings . . .	89.18
Capital stock:	
Common	<u>\$5,484,000.00</u>
Total capital stock	\$5,484,000.00
Funded debt	<u>3,438,000.00</u>
Total	<u>\$8,922,000.00</u>
CAPITAL STOCK.	
Capital stock authorized by charter, and acts of legislature	\$5,484,000.00
Capital stock authorized by votes of com- pany	\$5,484,000.00
Capital stock issued (number of shares, 11,535) amount paid in	\$5,484,000.00
Total amount paid in as per books of the company	\$5,484,000.00
Total number stockholders	1,534
FUNDED DEBT.	
Funded debt as follows:	
First mortgage bonds due 1884; rate of interest, 6 per cent.	\$1,499,916.00
Interest paid on same during the year	\$89,994.96
Second mortgage bonds due 1891; rate of interest, 6 per cent.	712,932.00
Interest paid on same during the year	42,775.92
Third mortgage bonds due 1909; rate of interest, 6 per cent.	786,984.00
Interest paid on same during the year,	47,219.04
Balance on exchange of bonds	168.00
Interest paid on same during the year	10.08
	<u>\$180,000.00</u>
Island Pond to Canadian boundary line:	
Island Pond debentures, 6 per cent., £90,000 sterling	438,000.00
Interest paid on same during the year	26,280.00
	<u>\$206,280.00</u>
Total amount of funded debt	<u>\$3,438,000.00</u>

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:

Number of passengers carried earning revenue	298,654
Number of passengers carried one mile	9,750,203
Average of distance carried, 32.65 miles	
Total passenger revenue	\$252,963.88
Average amount received from each passenger	.84701
Average receipts per passenger per mile	.02594
Passenger earnings per mile of road	1,798.12
Passenger earnings per train mile	.84538

Freight traffic:

Number of tons carried of freight earning revenue	933,948
Number of tons carried one mile	95,641,857
Average distance haul of one ton, 102.41 miles	
Total freight revenue	706,721.43
Average amount received for each ton of freight	.75670
Average receipts per ton per mile	.00739
Freight earnings per mile of road	4,242.53
Freight earnings per train mile	.98729

Train mileage:

Miles run by passenger trains	317,726
Miles run by freight trains	606,052
Miles run by mixed trains	146,356
Total mileage trains earning revenue	1,070,134
Miles run by switching trains	221,190
Miles run by construction and other trains	110,262
Total train mileage	1,401,592
Average number of persons employed	1,018

RATES OF FARE.

Average rate of fare per mile received for local tickets	.02996 cents.
Average rate of fare per mile received for commutation tickets	.01230 "
Average rate of fare per mile received for mileage tickets	.02020 "
Average rate of fare per mile received for season tickets	.00585 "
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies	.02328 "

RATES OF FREIGHT.

Average rate per ton per mile received from freight way-billed local	.01405 cents.
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies	.00518 "

DESCRIPTION OF ROAD OWNED.	
Main line of road from Canadian boundary line to Portland, Me.	165.22 miles.
Main line of road in New Hampshire	52.06 miles
Main line of road in Vermont	30.56 "
Main line of road in Maine	82.60 "
Total road belonging to this company	165.22 "
Sidings and other tracks not before enumerated	38.15 "
Same in New Hampshire	10.47 "
Total length of track owned, computed as single track	203.37 "
Same in New Hampshire	62.53 "
Total length of tracks laid with steel rails	203.37 "
(Weight per yard, 65 lbs.)	
<i>Roads and Branches belonging to other Companies, operated by this Company under lease or contract, the operations of which are included in this Return.</i>	
Norway Branch	1.36 miles.
Total length of above road	1.36 "
Total length of above road in Maine	1.36 "
Total miles of road operated by this company	166.58 "
Total miles of road operated by this company in New Hampshire	52.06 "
Number of stations in New Hampshire on all roads operated by this company	12
Number of telegraph offices in same	10
Number of stations on all roads owned by this company	33
Same in New Hampshire	12

EQUIPMENT.

Equipment furnished by the lessees.

LIST OF ACCIDENTS.

	From causes beyond Their own control (in New Hampshire).		From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers								1
Employés ..	1	2					2	5
Others			2				3	3

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

Employés: One killed, two injured—coupling.

Others: Two trespassers found dead on track.

GENERAL INFORMATION.

Highway and Railroad Crossings in New Hampshire on miles of road owned.

Number of crossings on highways at grade	25
Number of crossings on highways over railroad	4
Number of crossings on highways under railroad	1
Number of highway bridges less than 18 feet above track	4
Height of lowest bridge above the rails	15 ft. 10 in.
Number of crossings at which there are neither signals nor flagmen	25
Number of railroad crossings at grade	1
Number of railroad crossings under other railroads (Concord & Montreal railway)	1
Total amount expended for repairs and renewals of bridges	\$1,083.70
Number of new ties laid in New Hampshire	19,372
Tons of steel rails laid in New Hampshire	555
Side tracks laid in New Hampshire	1,209 feet

NAME AND RESIDENCE OF OFFICERS.

L. J. Seargeant, *President*, Montreal, Que.; George P. Wescott, *Vice President*, Portland, Me.; W. W. Duffett, *Treasurer*, Portland, Me.; F. R. Barrett, *Clerk of Corporation*, Portland, Me.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

L. J. Seargeant, Montreal, Que.; George P. Wescott, Portland, Me.; Franklin R. Barrett, Portland, Me.; Francis K. Swan, Portland, Me.; W. W. Duffett, Portland, Me.; Stephen R. Small, Portland, Me.; William W. Brown, Portland, Me.

PROPER ADDRESS OF THE COMPANY.

ATLANTIC AND ST. LAWRENCE RAILROAD COMPANY.
PORTLAND, ME.

F. R. BARRETT,
Clerk and Secretary.
W. W. DUFFETT,
Treasurer.

STATE OF MAINE.

CUMBERLAND SS. September, 1894. Then personally appeared W. W. Duffett, treasurer, and F. R. Barrett, clerk and secretary, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

ALFRED A. MONTGOMERY,
Justice of the Peace.

REPORT

OF THE

BOSTON & MAINE RAILROAD

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.

Gross earnings from operation . . .	\$16,022,653.02	
Less operating expenses . . .	10,839,860.47	
Income from operation . . .		\$5,182,792.55
Interest on bonds owned . . .	\$29,716.66	
St. Johnsbury & Lake Champlain R. R. . .	\$28,050.00	
Boston & Maine R. R., 1942 bonds . . .	1,666.66	
	<u>\$29,716.66</u>	
Dividends on stocks owned . . .	\$203,360.30	
Maine Central R. R., 25,160 shares . . .	\$150,960.00	
Portland & Rochester R. R., 4,821 shares . . .	28,926.00	
York Harbor & Beach R. R., 4,971 shares, . . .	9,942.00	
Portland & Ogdensburg R. R., 3,952 4-10 shares . . .	7,904.80	
Northern R. R., 500 shares . . .	4,750.00	
St. Johns Bridge & Ry. Ext. Co., 240 shares . . .	600.00	
Portland, Saco & Portsmouth R. R., 35 shares . . .	210.00	
Eastern R. R., in New Hampshire, 15 shares . . .	67.50	
Total dividends . . .	<u>\$203,360.30</u>	
Miscellaneous income—less expenses . . .	\$331,078.88	
Rents of tenements, lands, etc. . . .	\$226,432.34	
Less expense . . .	26,912.80	
	<u>\$199,519.54</u>	

Bridge tolls,	\$10,526.02	
Less expense	1,430.00	
	<u>\$9,096.02</u>	
Dividend on 9,734 shares Vt. valley R. R. Co. of 1871, stock owned by Connecticut River R. R.	29,202.00	
Dividend on 331 shares Peterborough stock, owned by B. & L. R. R.	1,324.00	
Interest on St. J. & L. C. R. R. bonds, owned by B. & L. R. R.	14,279.17	
Interest received	73,678.85	
Lyndonville Water Works	739.05	
Sundry items	<u>3,240.25</u>	
Total Misc. income	\$331,078.88	
Income from other sources		\$564,155.84
Total income		<u>\$5,746,948.39</u>
Deductions from income:		
Interest on funded debt accrued during the year	\$1,017,012.25	
Interest and discount on interest bearing current liabilities	196,378.91	
Taxes	822,017.70	
Rentals	<u>2,303,747.25</u>	
Boston & Lowell R. R.	\$724,384.90	
Connecticut River R. R.	355,692.35	
Worcester, Nashua & Rochester R. R.	250,000.00	
Connecticut & Passumpsic Rivers Railroad	188,000.00	
Northern R. R.	190,545.00	
Manchester & Lawrence R. R.	112,960.00	
Central Mass. R. R.	101,500.00	
Portland, Saco & Portsmouth R. R.	90,500.00	
Nashua & Lowell R. R.	73,000.00	
Lowell & Andover R. R.	52,500.00	
Portsmouth & Dover R. R.	46,140.00	
Massawippi Valley Railway	36,000.00	
Peterborough R. R.	15,700.00	
Eastern R. R. in New Hampshire	22,500.00	
Stony Brook R. R.	21,500.00	
Wilton R. R.	20,400.00	
Kennebunk & Kennebunkport R. R.	<u>2,925.00</u>	
	\$2,304,247.25	

Newport & Richford R. R., \$17,500.00.		
Sublet to Canadian Pacific R. R. for the sum of \$18,000.00.		
Credit	\$500.00	
	<u>\$2,303,747.25</u>	
Total deductions from income		\$4,339,156.11
Net income		<u>\$1,407,792.28</u>
Sinking fund payments account Eastern R. R. bonds	\$15,997.50	
Sinking fund payments account Boston & Maine R. R. bonds	51,285.00	
*Dividends declared, 6 per cent. on preferred stock	188,988.00	
*Dividends declared, 7 per cent. on common stock	<u>1,219,187.50</u>	
Total		<u>\$1,475,458.00</u>
Deficit for the year ending June 30, 1894 . .	\$67,665.72	
Balance profit and loss account June 30, 1893, surplus	<u>2,060,680.79</u>	
Total profit and loss account, surplus		\$1,993,015.07
Discount and commission on Boston & Maine bonds	\$294,913.90	
Discount and commission on B. & L. and St. J. & L. C. bonds	<u>96,400.00</u>	
		<u>\$391,313.90</u>
Balance profit and loss account June 30, 1894, surplus .		\$1,601,701.17

EARNINGS FROM OPERATION.

Passenger revenue		\$8,013,407.52
Less repayments:		
Tickets redeemed	\$12,857.50	
Excess fares refunded	97,582.00	
Other repayments	<u>8,000.00</u>	
Total deductions		<u>\$118,439.50</u>
Total passenger revenue		<u>\$7,894,968.02</u>

*Aug. 15, 2 per cent. on 174,150 shares, common	\$348,300.00
Sept. 1, 3 per cent. on 31,498 shares, preferred	94,494.00
Nov. 15, 2 per cent. on 174,153 shares, common	348,306.00
1894.	
Feb. 15, 1½ per cent. on 174,159 shares, common	261,238.50
Mar. 1, 3 per cent. on 31,498 shares, preferred	94,494.00
May 15, 1½ per cent. on 174,164 shares, common,	261,246.00
Back dividends on stock issued this year	<u>97.00</u>

\$1,408,175.50

¹Declared from earnings of the previous year.

Mail		\$264,305.96
Express		487,358.19
Extra baggage and storage		55,057.19
Total passenger earnings		<u>\$8,701,689.36</u>
Freight revenue,		\$7,324,448.38
Less repayments:		
Overcharge to shippers	\$63,860.83	
Total deductions		<u>63,860.83</u>
Total freight revenue		\$7,260,587.55
Other items:		
Grain elevators	\$10,172.62	
Eastern transfer	8,293.46	
		<u>18,466.08</u>
Total freight earnings		<u>\$7,279,053.63</u>
Total passenger and freight earnings		\$15,980,742.99
Other earnings from operation:		
Telegraph companies	\$4,940.55	
Rents from tracks, yards, and terminals	30,873.52	
Other sources:		
Coal hoisting engines	593.18	
Steamer Mt. Washington, etc.	5,502.78	
		<u>41,910.03</u>
Total other earnings		41,910.03
Total gross earnings from operation		<u>\$16,022,653.02</u>
OPERATING EXPENSES.		
Maintenance of way and structures:		
Repairs of roadway		\$1,126,038.56
Renewals of rails		200,635.99
Renewals of ties		242,086.54
Repairs of bridges and culverts		234,691.08
Repairs of fences, road crossings, signs, and cattle guards		107,230.76
Repairs of buildings		333,488.45
Repairs of docks and wharves		5,690.43
Repairs of telegraph		4,142.46
Other expenses		500.91
Total		<u>\$2,254,505.18</u>
Maintenance of equipment:		
Repairs and renewals of locomotives		\$326,032.53
Repairs and renewals of passenger cars		526,718.75
Repairs and renewals of freight cars		429,227.25
Shop machinery, tools, etc.		58,358.16
Other expenses		442.90
Totals		<u>\$1,340,779.59</u>

Conducting transportation:

Wages of enginemen, firemen, and roundhousemen	\$970,495.55
Fuel for locomotives	1,486,910.82
Water supplies for locomotives	71,682.24
All other supplies for locomotives	26,923.54
Wages of other trainmen	841,030.79
All other train supplies	119,667.82
Wages of switchmen, flagmen, and watchmen	610,907.35
Expense of telegraph, including train dispatchers and operators	169,287.77
Wages of station agents, clerks, and laborers	1,533,100.40
Station supplies	198,690.15
Car mileage—balances	259,056.97
Loss and damage	83,593.49
Injuries to persons	127,641.68
Steamboats, expenses of, including wages, fuel, and supplies	4,457.14
Other expenses	8,697.39

Total	\$6,512,143.10
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General expenses:

Salaries of officers	\$112,797.38
Salaries of clerks	181,991.60
General office expenses and supplies	28,770.33
Agencies, including salaries and rent)	
Advertising)	47,739.38
Insurance	71,247.67
Expense of fast freight lines	9,311.57
Rents for tracks, yards, and terminals	50,363.23
Rentals not otherwise provided for	19,635.00
Legal expenses	71,822.20
Stationery and printing	118,241.67
Other general expenses	20,512.57

Total	\$732,432.60
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Recapitulation of expenses:

Maintenance of way and structures	\$2,254,505.18
Maintenance of equipment	1,340,779.59
Conducting transportation	6,512,143.10
General expenses	732,432.60

Grand total	\$10,839,860.47
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Percentage of operating expenses to earnings	67.65
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**PROPERTY ACCOUNTS: CHARGES AND CREDITS
DURING THE YEAR.**

Grading and masonry	\$74,285.51
Bridging	70,741.32
Superstructure, including rails	52,784.78
Lands, land damages, and fences	13,673.13
Passenger and freight stations, wood-sheds, and water-stations	70,351.60

Engine-houses, car sheds, and turn-tables	\$1,000.00	
Machine shops	1,109.63	
Engineering, agencies, salaries, and other expenses during construction	2,676.04	
Boston passenger terminals	\$1,744,826.58	
Gloucester branch, double track	30,891.51	
Medford branch, double track,	70,283.51	
West Amesbury Branch R. R. included in above construction accounts (\$102,122.22.)		
Total for construction		\$2,132,623.61
Locomotives (15)	\$120,000.00	
Passenger, mail, and baggage cars (15)	75,455.97	
Total for equipment		\$195,455.97
Other expenditures charged to property account:		
Boston & Maine R. R. stock, 18 shares,	\$3,094.98	
Portsmouth & Dover R. R. stock, 3 shares	390.00	
Land in Somerville	263.83	
Land in Lynn	5,000.00	
Land in Northampton	20,000.00	
Land in Portland	1,200.00	
Land in Worcester	6,841.00	
Land in Beverly	3,515.00	40,304.81
Total charges to property account		\$2,368,384.39
Credits to property account:		
St. Johnsbury & Lake Champlain bonds sold	\$615,900.00	
Boston & Maine R. R. bonds, used to purchase	102,122.22	
West Amesbury Branch R. R., included in addition to construction account.		
Northern R. R. stock, 500 shares sold	70,000.00	788,022.22
Net addition to property account for the year		\$1,580,362.17
GENERAL BALANCE SHEET.		
Cost of road		\$32,554,439.75
Cost of equipment		4,583,149.91
Bonds of Newburyport R. R.	\$298,464.95	
Bonds of Danvers R. R.	125,000.00	
		423,464.95
Stocks of Maine Central R. R.	\$2,516,000.00	
" Boston & Maine R. R.	1,585,766.73	
" Portland & Rochester R. R.	482,050.00	
" York Harbor & Beach R. R.	248,550.00	
" Portland & Ogdensburg R. R.	146,238.80	
" Franklin & Tilton R. R.	125,000.00	
" Portland Union R'y station	25,000.00	
" Portland, Mt. D. & M. S. B. Co.	15,000.00	

Stocks of Portland, Saco & Portsmouth Railroad	\$4,375.00	
" St. Johnsbury & Lake Champlain R. R.	4,303.56	
" Newburyport R. R.	4,077.00	
" Danvers R. R.	2,345.00	
" Eastern R. R. in New Hampshire	900.00	
" St. John Building and R'y Extension Co.	684.00	
" Portsmouth & Dover R. R.	390.00	\$5,160,680.00
Lands in Somerville	214,100.40	
" Nashua	118,780.15	
" Lynn	97,703.00	
" Charlestown	48,307.46	
" property Bar Harbor	45,104.37	
" East Boston	20,625.00	
" Saco	20,000.00	
" Northampton	20,000.00	
" Portland	17,667.50	
" Waltham	15,856.12	
" Worcester	12,341.00	
" Dover	8,883.69	
" Old Orchard	7,648.52	
" Melrose Highlands	6,000.00	
" Lowell	4,800.00	
" Manchester, Mass.	3,650.00	
" Beverly	3,515.00	
" Wakefield, Mass.	3,300.00	
" Newburyport, Mass.	2,750.00	
" Malden, E. Div.	2,301.44	
" Chelmsford	1,500.00	
" W. Boylston	600.00	675,433.65
Steamer Mt. Washington and wharves	\$73,455.32	
Richford elevator	52,261.43	125,716.75
Total permanent investments		\$43,522,885.10
Cash	\$1,591,573.00	
Bills receivable	1,023,362.71	
Due from agents	572,633.66	
Due from solvent companies and other individuals	1,461,224.85	
Total cash and current assets		4,648,794.22
Other assets:		
Materials and supplies	\$1,517,497.58	
Sinking fund:		
Trustees Eastern Railroad bonds	\$1,494.08	
Trustees Boston & Maine R. R. bonds	483,706.31	485,200.39

Sundries (Central Mass. Const., etc.)	1,140,297.25	
Total other assets		\$3,142,995.22
Total		\$51,314,674.54
Capital stock, common:		
Boston & Maine	\$18,737,800.00	
Boston & Maine script	1,316.72	
Eastern (1 share)*	83.28	
	\$18,739,200.00	
Capital stock, preferred	3,149,800.00	
Total capital stock		\$21,889,000.00
Funded debt		\$21,741,780.21
Current liabilities:		
Bonds matured not presented for payment	\$9,800.00	
Loans and bills payable	250,000.00	
Charlestown land mortgage notes	597,300.00	
Audited vouchers and accounts	669,681.37	
Wages and salaries	232,969.97	
Net traffic balances due to other companies	347,141.47	
Dividends not called for	33,034.75	
Matured interest coupons unpaid (including coupons due July 1)	155,185.12	
Rentals due July 1	711,004.00	
Total current liabilities		3,006,116.68
Accrued liabilities:		
Accrued rentals not yet due	196,972.69	
Accrued interest not yet due	202,924.12	
Accrued taxes not yet due	336,040.19	
Suspense account	658,572.26	
Sundry lease accounts	956,366.83	
Total accrued liabilities		2,440,876.09
Injury fund	150,000.00	
Profit and loss balance	1,601,701.17	
Sinking fund, redemption Boston & Maine R. R. bonds	483,706.31	
Sinking fund, redemption Eastern R. R. bonds	1,494.08	
		2,236,901.56
Total		\$51,314,674.54

PRESENT OR CURRENT LIABILITIES NOT INCLUDED IN
THE BALANCE SHEET.

Bonds of Portland Union Ry. Station Co. to the amount of \$300,000. Principal and interest guaranteed by Boston & Maine, and Maine Central Railroads	\$300,000.00
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* This stands at the convertible value in Boston & Maine common stock.

Interest guaranteed on bonds of Portland & Rochester R. R. to the amount of \$113,500.	
Interest guaranteed on bonds of Manchester & Lawrence R. R. to the amount of \$274,000.	
Principal and interest guaranteed on bonds of St. Johnsbury & Lake Champlain R. R. to the amount of \$1,328,000.	\$1,328,000.00
Total (not included in balance sheet)	\$1,628,000.00

CAPITAL STOCK.

Capital stock authorized by charter .	\$22,247,600.00
Capital stock authorized by votes of com- pany .	21,904,000.00
Capital stock issued, common, (187,378 shares) . .	\$18,737,800.00
preferred, (31,498 shares) . .	3,149,800.00
Boston & Maine script convertible into stocks at par .	1,316.72
Amount paid in on Eastern R. R. stock to be exchanged for Boston & Maine stock (common) at par .	\$3.28
Total amount paid in as per books of the company	\$21,889,000.00
†Total number of stockholders .	6,316
Number of stockholders in New Hampshire .	1,377
Amount of stock held in New Hampshire	\$3,028,200.00

FUNDED DEBT.*

Bonds due Jan. 1, 1944; rate of interest 4½ per cent.	\$6,000,000.00
Interest paid on same during year	\$ 0.00
Bonds due August 1, 1942; rate of interest, 4 per cent.	2,500,000.00
Interest paid on same during year	\$99,980.00
Improvement bonds due Feb. 2, 1905; rate of interest, 4 per cent.	1,000,000.00
Interest paid on same during year	\$40,000.00
Improvement bonds due Feb. 1, 1907; rate of interest, 4 per cent	500,000.00
Interest paid on same during year	\$20,000.00

* Interest paid during the year on \$2,000,000 Boston & Maine R. R. bonds maturing January 1, 1894, to the amount of \$140,822.50.

†STOCKHOLDERS.	Common.	Preferred.
Total number of stockholders.....	5,815	501
Number of stockholders in New Hampshire....	1,321	56
Amount of stock held in New Hampshire.....	\$2,885,800.00	\$142,400.00

Improvement bonds due Feb. 1, 1937; rate of interest, 4 per cent	\$1,919,000.00
Interest paid on same during year	\$76,760.00
Eastern R. R. certificates of indebtedness, United States gold, due Sept. 1, 1906; rate of interest, 6 per cent.	7,265,500.21
Interest paid on same during year	\$437,230.00
Eastern R. R. certificates of indebtedness, sterling 320,000, due Sept. 1, 1906; rate of interest, 6 per cent.	1,557,280.00
Interest paid on same during year	\$95,028.15
Portsmouth, Great Falls & Conway R. R. bonds, due June 1, 1937; rate of interest, 4½ per cent.	998,000.00
Interest paid on same during year	\$45,495.00
Portsmouth, Great Falls & Conway R. R. bonds, due Dec. 1, 1892; rate of interest, 4½ per cent.	2,000.00
Interest paid on same during year	\$0.00
Total amount of funded debt	\$21,741,780.21

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:

Number of passengers carried earning revenue	33,384,862
Number of passengers carried one mile	447,534,671
Average of distance carried	13.41
Total passenger revenue	\$7,894,968.02
Average amount received from each passenger . . . . .	.23648
Average receipts per passenger per mile . . . . .	.01764
Passenger earnings per mile of road	6,731.67
Passenger earnings per train mile	1.26468

Freight traffic:

Number of tons carried of freight earning revenue	7,389,273
Number of tons carried one mile	469,522,048
Average distance haul of one ton	63.5410
Total freight revenue	7,260,587.55
Average amount received for each ton of freight . . . . .	.9826
Average receipts per ton per mile . . . . .	.01546
Freight earnings per mile of road	5,631.11
Freight earnings per train mile	1.73295

Train mileage:

Miles run by passenger trains	6,880,536
Miles run by freight trains	4,200,367
Total mileage trains earning revenue	11,080,903
Miles run by switching trains	2,449,280
Miles run by construction and other trains	421,794
Total train mileage	13,951,977
Average number of persons employed	12,675

RATES OF FARE.

Average rate of fare per mile received for local tickets	.01748 cents.
Average rate of fare per mile received for commutation tickets, within suburban circuit	1 to 2 "
Average rate of fare per mile received for commutation tickets, outside suburban circuit	2 to 2½ "
Average rate of fare per mile received for mileage tickets	2 "
Average rate of fare per mile received for season tickets . . . . .	.00686 "
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies . . . . .	.01860 "

RATES OF FREIGHT.

Average rate per ton per mile received from freight way-billed local . . . . .	.02584 cents.
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies . . . . .	.01020 "

DESCRIPTION OF ROAD OWNED.

Main line of road from Boston to Portland, Me., Western division	115.50 miles.	
Main line of road from Boston to New Hampshire state line, Eastern division	41.45 "	
Main line of road from Conway Junction to North Conway, N. H., Northern division	73.37 "	
		230.32 miles.
Main line of road in New Hampshire	105.20	"
Main line of road in Massachusetts	78.20	"
Main line of road in Maine	46.92	"
Double track on main line	120.56	"
Same in New Hampshire	24.58	"
Third track on main line . . . . .	.80	"
Branches owned by company, viz.:		
Medford (double track)	2.00	"
Methuen (single track, 2.75; double track, 1.00)	3.75	"
Somersworth (single track)	2.75	"
Orchard Beach (single track)	3.00	"
East Boston (single track, 1.91; double track, 1.56)	3.47	"
Charlestown (double track)	1.09	"
Saugus (double track)	9.55	"
Swampscott (single track)	3.96	"
Marblehead (single track)	3.52	"
Lawrence, Eastern division (single track, 18.25; double track, 1.64)	19.89	"
South Reading (single track)	8.12	"
Gloucester (single track, 10.25; double track, 6.69.)	16.94	"
Essex (single track)	6.00	"

Asbury Grove (single track)	1.06	"
Salisbury (single track)	3.79	"
Dover & Winnipiseogee (single track)	29.00	"
Wolfeborough (single track)	12.03	"
Chelsea Beach (single track, .85; double track, 2.49)	3.34	"
Newburyport City (single track)	1.97	"
West Amesbury (single track)	4.45	"
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Total length of branches owned by company	139.68	miles.
Total length of branches owned by company in New Hampshire	46.10	"
Total length of branches owned by company in Massachusetts	90.58	"
Total length of branches owned by company in Maine	3.00	"
Double track on branches	26.02	"
Total road belonging to this company	370.00	"
Sidings and other tracks not before enumerated	234.40	"
Same in New Hampshire	47.25	"
Total length of track owned, computed as single track	751.78	"
Same in New Hampshire	223.13	"
Total length of tracks laid with steel rails	630.10	"
(Weights per yard, 60 to 79 lbs.)		

Roads and branches belonging to other companies, operated by this company under lease or contract, the operations of which are included in this return.

Worcester, Nashua & Rochester R. R.	94.48	miles.
Eastern R. R. in New Hampshire	16.08	"
Portland, Saco & Portsmouth R. R.	50.76	"
Portsmouth & Dover R. R.	10.88	"
Danvers R. R.	9.26	"
Newburyport R. R.	26.98	"
Lowell & Andover R. R.	8.73	"
Manchester & Lawrence R. R.	22.39	"
Kennebunk & Kennebunkport R. R.	4.50	"
Boston & Lowell R. R. and branches	96.95	"
Nashua & Lowell R. R.	14.50	"
Stony Brook R. R.	13.16	"
Wilton R. R.	15.50	"
Peterborough R. R.	10.50	"
Manchester & Keene R. R. (operated for joint account with Concord & Montreal R. R.)	29.59	"
Central Massachusetts R. R.	98.77	"
Connecticut and Passumpsic Rivers R. R.	110.30	"
Massawippi Valley R. R.	37.15	"
Northern R. R.	82.91	"
Concord & Claremont N. H. R. R. and branches	70.90	"
Peterborough & Hillsborough R. R.	18.51	"
Connecticut River R. R. and branches	79.85	"
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Total length of above roads	922.65	miles.
Total length of above roads in New Hampshire	360.74	"
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Total length of above roads in other states, specifying each:	561.91	miles.

Worcester, Nashua & Rochester R. R. in Massachusetts	39.46 miles.
Danvers R. R. in Massachusetts	9.26 "
Newburyport R. R. in Massachusetts	26.98 "
Lowell & Andover R. R. in Massachusetts	8.73 "
Boston & Lowell R. R. and branches in Massachusetts	96.95 "
Nashua & Lowell R. R. in Massachusetts	9.25 "
Stony Brook R. R. in Massachusetts	13.16 "
Central Massachusetts R. R. in Massachusetts	98.77 "
Connecticut River R. R. and branches in Massachusetts	55.93 "
	358.49 miles.
Portland, Saco & Portsmouth R. R. in Maine	50.76 miles.
Kennebunk & Kennebunkport R. R. in Maine	4.50 "
	55.26 miles.
Connecticut River R. R. in Vermont . . . . .	.71 miles.
Connecticut and Passumpsic Rivers R. R. in Vermont	110.30 "
	111.01 miles.
Massawippi Valley R. R. in Canada	37.15 miles.
Total	561.91 miles.
Total miles of road operated by this company	1,292.65 miles.
Total miles of road operated by this company in New Hampshire	512.04 "
Number of stations in New Hampshire, on all roads operated by this company	166 "
Number of telegraph offices in same	105 "
Number of stations on all roads owned by this company	179 "
Same in New Hampshire	48 "

DESCRIPTION OF EQUIPMENT.

	Number owned.	Number leased.	Total number.	Maximum weight, tons.	Average weight, tons.	Number equipped with train brake.	Number equipped with driving-wheel brake.	Number equipped with patent coupler.
Passenger locomotives.....	184	137	321	.....	.....	.....	.....	.....
Freight ".....	70	64	134	.....	.....	.....	.....	.....
Other ".....	64	51	115	.....	.....	.....	.....	.....
Total.....	318	252	570	62	37	388	279	.....
Passenger cars.....	457	a 220	677	28½	22	677	.....	.....
Combination cars.....	74	87	161	28½	22	161	.....	.....
Baggage, mail, and express cars....	106	b 54	160	29	20	160	.....	.....
Parlor cars.....	.....	7	7	33½	30½	7	.....	.....
Sleeping cars.....	6	.....	6	38	24½	6	.....	.....
Directors' and pay cars.....	2	1	3	20	20	3	.....	.....
Total.....	645	369	1,014	.....	.....	1,014	.....	1,014
Box freight cars (basis of 8 wheels)	2,039½	2,028	4,067½	11½	9	.....	.....	.....
Stock freight cars ".....	52	.....	52	10	8½	.....	.....	.....
Coal freight cars ".....	507½	963½	1,471	11	10½	.....	.....	.....
Flat freight cars ".....	1,607½	1,804	3,411½	9	7	.....	.....	.....
Other freight cars.....	21	.....	21	13½	12	.....	.....	.....
Total.....	4,227½	4,795½	9,023	.....	.....	95	.....	1,613
Gravel cars in company's service.	40	.....	40	17	15	.....	.....	.....
Derrick cars ".....	150	59	209	15½	14½	.....	.....	.....
Caboose cars ".....	86	10	96	.....	.....	.....	.....	.....
Other road cars ".....	49	19	68	.....	.....	.....	.....	.....
Total.....	325	88	413	.....	.....	.....	.....	.....

Number of cars in passenger equipment with 8 wheels fitted with brakes for all wheels, 1,007.

a includes 10 cars and b 4 cars Montreal & Boston Air Line, 70 per cent. owned by Boston & Lowell R. R., and 30 per cent. by Canadian Pacific Railway.

LIST OF ACCIDENTS.

	From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....	1	1	1	1	7	39
Employés.....	7	8	7	8	29	185
Others.....	8	6	8	6	60	73
Total.....	16	15	16	15	96	297

STATEMENT OF EACH ACCIDENT IN THE STATE OF NEW HAMPSHIRE
FOR THE YEAR ENDING JUNE 30, 1894, AS REPORTED TO
THE RAILROAD COMMISSIONERS.

July 11. At Rollinsford, Horace E. Gerrish, fireman, jumped from train and was fatally injured.

July 15. At East Andover, A. J. Chase, employé, was found dead beside track; was supposed to have struck overhead bridge.

July 18. At Somersworth, George Martin, trespasser, fell asleep under car and had one leg broken and the other crushed.

July 22. At Salmon Falls, Joseph Enoch, passenger, in attempting to take moving train had his foot crushed.

July 25. At New Durham, Frank Seekins, trespasser, struck by train and instantly killed.

July 28. At Nashua, I. L. Humphrey, employé, was struck by a car and fatally injured.

July 28. At Nashua, C. G. Jardiner, employé, was found dead on the track; supposed to have fallen from train.

July 28. At Lebanon, Nelson Byron, driving across track, was struck by train and somewhat bruised.

August 6. At Hillsborough, unknown man, circus employé, fell between cars and was killed.

August 15. At Keene, unknown man, attempting to take moving train, was fatally injured.

October 4. At Concord, Thomas Daly, employé, while pulling pin, had his arm crushed.

October 10. At Manchester, Joseph Rhea, passenger, attempting to take moving train fell between cars and was killed.

October 13. At Rochester, O. G. Bullock, employé, while coupling cars had three fingers crushed.

October 31. At Exeter, Frank Grey, trespasser, was struck by train and fatally injured.

November 1. At Nashua, J. B. Campbell was found on top of car with his head injured, and unknown man was found dead. They were supposed while stealing a ride, to have been struck by an overhead bridge.

December 9. At Rochester, Andy Glynn, trespasser, was struck by engine and had his hand injured and scalp wounded.

December 21. At Hollis, Miss Alma Lund, Mrs. Chas. Lund, and Mr. Marcus Lund were killed, and Miss Clara Stevens was somewhat injured, while attempting to drive across the track.

February 20. At Madbury, J. L. Bean, employé, fell from train, injuring his back.

February 22. At Wilton, W. W. Graham, employé, while coupling cars was fatally injured.

February 26. At South Newmarket, Chas. E. Brewster, walking on station platform, was struck by engine and seriously injured.

March 7. At Nashua Junction, J. E. Knowles, employé, attempting to take moving train had his foot cut off.

April 6. At Windham, E. Stebbins, employé, fell from car, fracturing his skull.

May 24. At Lebanon, M. W. Sullivan, employé, while pulling pin was caught and badly jammed.

May 25. At Nashua, George Wingfield, employé, slipped while getting on to engine and had his right foot crushed.

May 31. At Rochester, Bussell Minard, employé, struck an overhead bridge and was instantly killed.

June 9. At Nashua, R. L. Moore, employé, coupling cars had one finger jammed.

June 22. At East Andover, L. W. Wilson, employé, fell from train and was fatally injured.

GENERAL INFORMATION.

Highway and Railroad Crossings in New Hampshire on Miles of Road owned.

Number of crossings on highways at grade	144
" " over railroad	19
" " under railroad	8
Number of highway bridges 18 feet above track	5
Number of highway bridges less than 18 feet above track	14
Height of lowest bridge above the rails	14 ft. 11 in.
Number of crossings at which gates or flagmen are maintained	33
Number of crossings at which there are neither signals nor flagman	111
Number of railroad crossings at grade	3
Newmarket Junction, Western division, and Concord & Montreal R. R.	
Rochester, Northern division, and Portland & Rochester R. R.	
Rochester, Dover & Winnepesaukee and Portland & Rochester R. R.	
Number of railroad crossings over other railroads	1
Salmon Falls, Western division over Northern division.	
Number of railroad crossings under other railroads	1
Salmon Falls, Northern division under Western division.	

New bridges of over ten feet span built within the year on roads operated in New Hampshire (including those replacing old structures and those built where none before existed.)

Location.	To replace.	Description.	Length of spans and number of tracks.
West Rochester.....	Pile trestle.....	Iron through....	80 ft., 1 track.
Union.....	Deck truss.....	Deck pl. girder.	47 ft., 1 track.
Greenfield.....	Wood deck.....	Dbl. stone culv't	17 ft., 1 track.
Nashua.....	Grade crossing.	Deck pl. girder.	51 ft., 5 tracks.

Bridges on roads operated in New Hampshire.

Total length of pile and trestle bridging	9,712 ft.
Bridges abolished during the year:	
Pile trestle over Isinglass river was superseded by a "fill" and an 80 ft. iron bridge.	
Bridges extensively repaired during the year:	
Concord division, main line, 3 bridges, new tie floors and lateral bracing.	
Horse Hill bridge, new plank arches.	
Total amount expended for repairs and renewals of bridges	\$234,691.08
Number of new ties laid in New Hampshire:	
Northern division:	
Conway Branch	53,064 ties.
Dover & Winnepesaukee Branch	18,540 "
Wolfeborough Branch	9,088 "
Somersworth Branch	3,162 "
Concord division:	
Main Line	37,362 "
Bristol Branch	5,822 "
Concord & Claremont Branch	28,044 "
Peterborough & Hillsborough Branch	7,887 "
Connecticut River division:	
Ashuelot Branch	6,630 "
Western division:	
Manchester & Lawrence Branch	16,389 "
West Amesbury Branch	68 "
Main Line	23,840 "
Eastern division:	
Eastern R. R. in New Hampshire	10,228 "
Portsmouth & Dover Branch	4,285 "
Southern division:	
Nashua & Lowell R. R.	3,536 "
Wilton R. R.	6,480 "
Peterborough R. R.	4,302 "
Manchester & Keene R. R.	9,888 "
Worcester, Nashua & Rochester division:	
Worcester & Nashua R. R.	6,961 "
Nashua & Rochester R. R.	18,742 "
Total	274,318 ties.
Tons of steel rails laid in New Hampshire	4,527
Miles of iron track replaced by steel in New Hamp- shire:	
Northern division:	
Dover & Winnepesaukee Branch	8.18 miles.
Wolfeborough Branch	4.80 "
Concord division:	
Main Line sidings	1.79 "
Bristol Branch	3.17 "
Concord & Claremont Branch . . . . .	.15 "
Peterborough & Hillsborough Branch	9.20 "
Western division:	
Main Line sidings . . . . .	.09 "

West Amesbury Branch . . . . .	.59 miles.
Manchester & Lawrence Branch . . . . .	.33 "
Eastern division:	
Eastern R. R. in New Hampshire . . . . .	.35 "
Worcester, Nashua & Rochester division:	
Worcester & Nashua R. R. . . . .	.25 "
Nashua & Rochester R. R. . . . .	.68 "
Southern division:	
Nashua & Lowell R. R.	1.13 "
Wilton R. R. . . . .	.30 "
Manchester & Keene R. R. . . . .	.05 "
Total	31.06 miles.
Side tracks laid in New Hampshire	40,867 feet.
BUILDINGS.	
Lake Sunapee, passenger depot.	
Nashua, freight house and transfer shed.	
Claremont, engine house.	
Somersworth, engine house.	

NAME AND RESIDENCE OF OFFICERS.

Lucius Tuttle, *President*, Boston, Mass.; T. A. MacKinnon, *General Manager*, Boston, Mass.; Richard Olney, *General Counsel*, Boston, Mass.; Wm. J. Hobbs, *General Auditor*, Malden, Mass.; W. F. Berry, *General Traffic Manager*, Winchester, Mass.; D. W. Sanborn, *General Superintendent*, Boston, Mass.; Wm. Merritt, Somerville, Mass.; W. T. Perkins, Malden, Mass.; J. W. Sanborn, Wolfborough Junction, N. H.; Frank Barr, Nashua, N. H.; Geo. F. Evans, Boston, Mass.; H. E. Folsom, Lyndonville, Vt.; H. E. Chamberlin, Concord, N. H., *Division Superintendents*. D. J. Flanders, *General Passenger and Ticket Agent*, Malden, Mass.; M. T. Donovan, *General Freight Agent*, Somerville, Mass.; Amos Blanchard, *Treasurer*, Andover, Mass.; H. E. Fisher, *Assistant Treasurer*, Somerville, Mass.; Sigourney Butler, *Clerk of Corporation*, Boston, Mass.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Lucius Tuttle, Boston, Mass.; Samuel C. Lawrence, Medford, Mass.; Joseph S. Ricker, Portland, Me.; George M. Pullman, Chicago, Ill.; Richard Olney, Boston, Mass.; William T. Hart, Boston, Mass.; A. W. Sulloway, Franklin, N. H.; Joseph H. White, Brookline, Mass.; Walter Hunnewell, Boston, Mass.; Henry R. Reed, Boston, Mass.; Aretas Blood, Manchester, N. H.; Lewis Cass Ledyard, New York, N. Y.; Henry M. Whitney, Boston, Mass.; Henry F. Dimock, New York, N. Y.; William Whiting, Holyoke, Mass.

PROPER ADDRESS OF THE COMPANY.

BOSTON & MAINE RAILROAD,

BOSTON, MASS.

LUCIUS TUTTLE,
*President.*T. A. MACKINNON,
*General Manager.*AMOS BLANCHARD,
*Treasurer.*WM. J. HOBBS,
General Auditor.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS. BOSTON, September 22, 1894. Then personally appeared Lucius Tuttle, T. A. MacKinnon, Amos Blanchard, and W. J. Hobbs, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

C. E. A. BARTLETT,
Justice of the Peace.

REPORT

OF THE

PORTSMOUTH & DOVER RAILROAD

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Income from lease of road	\$46,140.00
Miscellaneous income, less expense, interest	151.66
Total income	\$46,291.66
Net income	\$46,291.66
Dividends declared, 6 per cent.	\$46,140.00
Balance profit and loss account, June 30, 1893, surplus	\$3,754.83
Interest	151.66
Balance profit and loss account June 30, 1894, surplus	\$3,906.47
GENERAL BALANCE SHEET.	
Capital stock	\$769,000.00
Common	\$769,000.00
Total capital stock	769,000.00
Current liabilities:	
Dividends not called for	\$225.00
Total current liabilities	\$225.00
Profit and loss balance	\$3,906.49
Total	\$773,131.49
CAPITAL STOCK.	
Capital stock authorized by charter	\$769,000.00
Capital stock authorized by votes of company	\$769,000.00

Capital stock issued (number of shares 7,690); amount paid in	\$769,000.00
Total number of stockholders	179
Number of stockholders in New Hampshire	154
Amount of stock held in New Hampshire,	\$519,600.00
DESCRIPTION OF ROAD OWNED.	
Sidings and other tracks not before enumerated	1.85 miles.
Same in New Hampshire	1.85 "
Total length of track owned, computed as single track	12.73 "
Same in New Hampshire	12.73 "
Total length of tracks laid with steel rails	5.12 "
(Weights per yard, 58 and 60 lbs.)	

NAME AND RESIDENCE OF OFFICERS.

Frank Jones, *President*, Portsmouth, N. H.; George L. Treadwell, *Treasurer*, Portsmouth, N. H.; Calvin Page, *Clerk of Corporation*, Portsmouth, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Frank Jones, Portsmouth, N. H.; Daniel Marcy, Portsmouth, N. H.; J. Albert Walker, Portsmouth, N. H.; Charles P. Berry, Portsmouth, N. H.; Frank A. Christie, Dover, N. H.; William D. Sawyer, Dover, N. H.; Alonzo M. Foss, Dover, N. H.

PROPER ADDRESS OF THE COMPANY.

PORTSMOUTH & DOVER RAILROAD.

PORTSMOUTH, N. H.

FRANK JONES,

President.

GEORGE L. TREADWELL,

Treasurer.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM SS. September 28, 1894. Then personally appeared Frank Jones, president, and George L. Treadwell, treasurer, of the Portsmouth & Dover railroad, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

CALVIN PAGE,

Justice of the Peace.

REPORT

OF THE

WORCESTER, NASHUA & ROCHESTER RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.

Income from lease of road		\$250,000.00
Total income		\$250,000.00
Salaries and maintenance of organization	\$2,039.74	
Interest on funded debt accrued	56,997.34	
Interest and discount on interest bearing current liabilities	40,856.86	
Total deductions		99,893.94
Net income		\$150,106.06
Dividends declared, 5 per cent. on 30,644 shares		153,220.00
Deficit for year ending June 30, 1894	\$3,113.94	
Balance profit and loss account, June 30, 1893, deficit	435,830.95	
Total profit and loss account, deficit	\$438,944.89	
Old claims paid and cancelled	\$32,537.96	
Discount on bonds	7,500.00	
Balance profit and loss account, June 30, 1894, deficit		\$478,982.85

GENERAL BALANCE SHEET.

Cost of road	\$4,138,584.99
Cost of equipment	415,336.03
Lands all included in cost of road.	
Total permanent investments	\$4,553,921.02
Cash	\$83,619.48
Worcester, Nashua & Rochester R. R. stock,	35,300.00

Total cash and current assets	\$118,919.48
Profit and loss balance	478,982.85
Total	\$5,151,823.35
Capital stock:	
Common	\$3,099,800.00
Total capital stock	\$3,099,800.00
Funded debt	1,712,500.00
Current liabilities:	
Loans and bills payable	\$305,000.00
Matured interest coupons unpaid (including coupons due July 1)	26,502.50
Total current liabilities	331,502.50
Accrued liabilities:	
Accrued interest not yet due	\$8,020.85
Total accrued liabilities	8,020.85
Total	\$5,151,823.35

PRESENT OR CURRENT LIABILITIES NOT INCLUDED IN
THE BALANCE SHEET.

Bonds guaranteed by this company or a lien on its road, viz.:	
Nashua & Rochester bonds, included in funded debt of the Worcester, Nashua & Rochester Railroad Company	\$10,500.00

CAPITAL STOCK.

Capital stock authorized by charter	\$3,600,000.00	
Capital stock authorized by votes of company	\$3,099,800.00	
Capital stock issued (number of shares, 30,998) amount paid in		\$3,099,800.00
Total amount paid in as per books of the company		\$3,499,800.00
Total number stockholders	824	
Number of stockholders in New Hampshire	176	
Amount of stock held in New Hampshire	\$10,902.00	

FUNDED DEBT.

Funded debt as follows:		
Mortgage bonds due April 1, 1894; rate of interest, 5 per cent.		\$10,500.00
Interest paid on same during the year	\$393.75	
Mortgage bonds due February 1, 1895; rate of interest, 5 per cent.		385,000.00
Interest paid on same during the year	\$19,250.00	

Mortgage bonds due Jan. 1, 1906; rate of interest, 4 per cent.	\$150,000.00
Interest paid on same during the year,	\$6,000.00
Mortgage bonds due Jan. 1, 1913; rate of interest 4 per cent.	437,000.00
Interest paid on same during the year,	\$5,058.00
Mortgage bonds due Jan. 1, 1930; rate of interest on same 4 per cent.	735,000.00
Interest paid on same during the year,	\$15,285.58
Total amount of funded debt	\$1,712,500.00

DESCRIPTION OF ROAD OWNED.

Main line of road from Worcester, Mass., to Rochester, N. H.	94.48 miles
Main line of road in New Hampshire	55.02 "
Main line of road in Massachusetts	39.46 "
Double track on main line	18.13 "
Total road belonging to this company	94.48 "
Sidings and other tracks not before enumerated	39.22 "
Same in New Hampshire	17.56 "
Total length of track owned, computed as single track	151.83 "
Same in New Hampshire	72.58 "
Total length of tracks laid with steel rails	112.61 "
Weights per yard, 58 to 60 lbs.	

DESCRIPTION OF EQUIPMENT.

The rolling stock of this company is leased to the Boston & Maine railroad and will be embraced in the return of said railroad.

GENERAL INFORMATION.

Highway and Railroad Crossings in New Hampshire on miles of road owned.

Number of crossings on highways at grade	87
Number of crossings on highways over railroad	3
Number of crossings on highways under railroad	2
Number of highway bridges 18 feet above track	3
Number of highway bridges less than 18 feet above track	2
Number of crossings at which gates or flagmen are maintained	19
Number of crossings at which there are neither signals nor flagmen	68
Number of railroad crossings at grade—Nashua & Lowell in Nashua, Nashua & Acton in Nashua, Manchester & Lawrence in Windham, Portsmouth & Concord in Epping	4

NAME AND RESIDENCE OF OFFICERS.

Elijah B. Stoddard, *President*, Worcester, Mass.; Frank P. Goulding, *General Counsel*, Worcester, Mass.; Elijah B. Stoddard, *Auditor*, Worcester, Mass.; T. W. Hammond, *Treasurer*, Worcester, Mass.; T. W. Hammond, *Clerk of Corporation*, Worcester, Mass.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Charles A. Sinclair, Portsmouth, N. H.; Elijah B. Stoddard, Worcester, Mass.; George W. Armstrong, Brookline, Mass.; Frank Jones, Portsmouth, N. H.; Charles Holman, John A. Spalding, and Frank A. McKean of Nashua, N. H.; Frank G. Clarke, Peterboro, N. H.; Frederick S. Mosely of Newburyport, Mass.

PROPER ADDRESS OF THE COMPANY.

THE WORCESTER, NASHUA AND ROCHESTER RAILROAD
COMPANY.

WORCESTER, MASS.

ELIJAH B. STODDARD,
President.

T. W. HAMMOND,
Treasurer.

ELIJAH B. STODDARD,
Auditor.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER SS. August 23, 1894. Then personally appeared Elijah B. Stoddard and T. W. Hammond, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

J. STEWART BROWN,
Justice of the Peace.

REPORT

OF THE

NORTHERN RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.

Income from lease of road	\$158,420.00	
Interest on bonds owned, \$201,000 Concord & Claremont, N. H., R. R. 7s; \$100,000 Peterborough & Hillsboro 1st mortgage 4½s	\$18,570.00	
Miscellaneous income, less expense	1,894.47	
Total income		\$178,884.47
Salaries and maintenance of organization	\$3,333.82	
Taxes paid by B. & M. R. R.		
Total deductions		3,333.82
Net income		\$175,500.65
Dividends declared, 11 per cent. 4 of \$1.50 each and one of \$5 per share		329,703.00
Deficit for year ending June 30, 1894		\$154,202.35
Balance profit and loss account June 30, 1893, surplus		366,311.03
Total profit and loss account, surplus		\$212,108.68
Balance profit and loss account June 30, 1894, surplus		\$212,108.68

GENERAL BALANCE SHEET.

Cost of road		
Cost of equipment		\$3,068,400.00
Bonds of Peterborough & Hillsborough R. R. 4½s	100,000.00	
Bonds of Northern Pacific R. R. \$1,000	850.00	
Stock of Northern Pacific R. R. pref. 70 shares	1,400.00	
Stock of Northern R. R. 711 shares	37,708.34	
Cash	11,525.18	
Bills receivable	62,886.92	
Total		\$3,282,770.44

Capital stock (common)	\$3,068,400.00
Current liabilities:	
Dividends not called for	2,261.76
Profit and loss balance	212,108.68
Total	\$3,282,770.44

CAPITAL STOCK.

Capital stock authorized by charter	\$3,068,400.00	
Capital stock authorized by votes of company	\$3,068,400.00	
Capital stock issued (number of shares 30,684).		
Total amount paid in as per books of the company		\$3,068,400.00
Total number of stockholders	2,025	
Number of stockholders in New Hampshire	990	
Amount of stock held in New Hampshire	\$1,056,200.00	

NAME AND RESIDENCE OF OFFICERS.

Alvah W. Sulloway, *President*, Franklin, N. H.; George U. Crocker, *Treasurer*, Boston, Mass.; Wm. L. Foster, *Clerk of Corporation*, Concord, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Alvah W. Sulloway, Franklin, N. H.; Josiah H. Benton, Jr., Boston, Mass.; Silas Pierce, Boston, Mass.; Uriel H. Crocker, Boston, Mass.; Benjamin P. Cheney, Boston, Mass.; Dexter Richards, Newport, N. H.; William F. Thayer, Concord, N. H.

PROPER ADDRESS OF THE COMPANY.

NORTHERN RAILROAD OF NEW HAMPSHIRE.

19 MILK ST., BOSTON, MASS.

ALVAH W. SULLOWAY,
President.
GEORGE U. CROCKER,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. October 18, 1894. Then personally appeared Alvah W. Sulloway and George U. Crocker and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

URIEL H. CROCKER,
Justice of the Peace.

REPORT

OF THE

CONCORD & CLAREMONT N. H. RAIL- ROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL BALANCE SHEET.

Cost of road	\$1,131,206.38
Cash	1,035.00
"Income"	35,439.34
Capital stock (common)	\$412,400.00
Total capital stock	\$412,400.00
Funded debt	\$501,000.00
Current liabilities:	
Matured interest coupons unpaid	\$35.00
"Northern R. R."	\$254,245.72

CAPITAL STOCK.

Capital stock authorized by votes of company	\$412,400.00
Capital stock issued (number of shares, 4,124)	
Total amount paid in as per books of the company	\$412,400.00
Total number of stockholders	11
Number of stockholders in New Hampshire	11
Amount of stock held in New Hampshire	\$412,400

FUNDED DEBT.

Funded debt, as follows:

\$1,000 bonds due January 1, 1894, rate of interest 7 per cent.

\$500,000 bonds due January 1, 1914, rate of interest 4½ per cent.

\$500,000 1st mortgage 7's were due January 1, 1894. These bonds were all paid except \$1,000 not yet presented.

On January 1, 1894, \$500,000 1st mortgage 20-year 4½ per cent. bonds were issued to take up those retired.

NAME AND RESIDENCE OF OFFICERS.

Alvah W. Sulloway, *President*, Franklin, N. H.; George U. Crocker, *Treasurer*, Boston, Mass.; Frank N. Parsons, *Clerk of Corporation*, Franklin, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Alvah W. Sulloway, Franklin, N. H.; Warren F. Daniell, Franklin, N. H.; Charles O. Stearns, Boston, Mass.; Person C. Cheney, Manchester, N. H.; Seth M. Richards, Newport, N. H.; Augustus E. Scott, Boston, Mass.; Frank P. Vogl, Claremont, N. H.

PROPER ADDRESS OF THE COMPANY.

CONCORD & CLAREMONT N. H. RAILROAD,

GEORGE U. CROCKER, *Treasurer*,

19 MILK ST., BOSTON, MASS.

ALVAH W. SULLOWAY,
President.

GEORGE U. CROCKER,
Clerk or Auditor.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. October 18, 1894. Then personally appeared Alvah W. Sulloway and George U. Crocker, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

URIEL H. CROCKER,
Justice of the Peace.

REPORT

OF THE

WILTON RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation . . .	\$20,400.00
Total income	\$20,400.00
Dividends declared, $8\frac{1}{2}$ per cent. on common stock. .	\$20,400.00
Total	\$20,400.00
Income from lease of road to Boston & Maine R. R. 99 years from October, 1883	\$20,400.00
Net income	\$20,400.00
Dividends declared, $8\frac{1}{2}$ per cent.	\$20,400.00
Balance profit and loss account June 30, 1894, sur- plus	\$1,000.00
GENERAL BALANCE SHEET.	
Cost of road	\$242,600.00
Cash	2,536.75
Total	\$245,136.75
Capital stock:	
Common	\$240,000.00
Never capitalized	2,600.00
Total capital stock	\$242,600.00
Current liabilities:	
Dividends not called for	\$1,536.75
Contingent fund	1,000.00
Total current liabilities	2,536.75
Total	\$245,136.75

CAPITAL STOCK.		
Capital stock authorized by charter	\$250,000.00	
Capital stock authorized by votes of the company	\$240,000.00	
Total amount paid in as per books of the company		\$240,000.00
Total number of stockholders	228	
Number of stockholders in New Hampshire	199	
Amount of stock held in New Hampshire	2,102 shares.	
DESCRIPTION OF ROAD OWNED.		
Main line of road from Nashua, N. H., to Wilton, N. H.		15.50 miles.
Total length of track owned, computed as single track		15.50 "
Same in New Hampshire		15.50 "
Total length of tracks laid with steel rails		15.50 "

NAME AND RESIDENCE OF OFFICERS.

Solomon Spalding, *President*, Nashua, N. H.; William E. Spalding, *Treasurer*, Nashua, N. H.; David Whiting, *Clerk of Corporation*, Wilton, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

George A. Ramsdell, Nashua, N. H.; Solomon Spalding, Nashua, N. H.; John A. Spalding, Nashua, N. H.; Harvey A. Whiting, Wilton, N. H.; George O. Whiting, Lexington, Mass.

PROPER ADDRESS OF THE COMPANY.

WILTON RAILROAD COMPANY.

NASHUA, N. H.

SOLOMON SPALDING,
President.
WILLIAM E. SPALDING,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS. October 3, 1894. Then personally appeared Solomon Spalding and William E. Spalding and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

W. A. FARLEY,
Justice of the Peace.

REPORT

OF THE

PETERBOROUGH RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Income from lease of road	\$15,700.00	
Interest on deposits	39.06	
Total income		\$15,739.06
Salaries and maintenance of organization	\$212.50	
Total deductions		212.50
Net income		\$15,526.56
Dividends declared, 4 per cent.	\$15,400.00	15,400.00
Surplus for year ending June 30, 1894		\$126.56
Balance profit and loss account June 30, 1893, surplus		212,639.86
Balance profit and loss account June 30, 1894, surplus		\$212,766.42
GENERAL BALANCE SHEET.		
Cost of road	\$595,194.00	
Total permanent investments		\$595,194.00
Cash	\$2,658.42	
Total cash and current assets		2,658.42
Total		\$597,852.42
Capital stock:		
Common	\$385,000.00	
Total capital stock		\$385,000.00

Current liabilities:	
Dividends not called for	\$86.00
Total current liabilities	\$86.00
Profit and loss balance	212,766.42
Total	\$597,852.42

CAPITAL STOCK.

Capital stock authorized by charter	\$600,000.00
Capital stock authorized by votes of company	\$600,000.00
Capital stock issued (number of shares, 3,850); amount paid in	\$385,000.00
Total amount paid in as per books of the company	\$385,000.00
Total number of stockholders	300
Number of stockholders in New Hampshire	260
Amount of stock held in New Hampshire	\$259,600.00

DESCRIPTION OF ROAD OWNED.

Main line of road from Wilton, N. H., to Greenfield, N. H.	10.50 miles.
Main line in New Hampshire	10.50 "
Total road belonging to this company	10.50 "
Total length of tracks laid with steel rails	10.50 "
Number of stations on all roads owned by this company	4
Same in New Hampshire	4

NAME AND RESIDENCE OF OFFICERS.

Edward Spalding, *President*, Nashua, N. H.; William E. Spalding, *Auditor*, Nashua, N. H.; Gilman C. Shattuck, *Treasurer*, Nashua, N. H.; Harry W. Ramsdell, *Clerk of Corporation*, Nashua, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Edward Spalding, George A. Ramsdell, Virgil C. Gilman, and Henry A. Cutter, Nashua, N. H.; Thomas B. Eaton, Worcester, Mass.; C. E. A. Bartlett, Lowell, Mass.; George H. Ball, Boston, Mass.

PROPER ADDRESS OF THE COMPANY.

PETERBOROUGH RAILROAD.

NASHUA, N. H.

EDWARD SPALDING,

President.

GILMAN C. SHATTUCK,

Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH ss. Nashua, Aug. 30, 1894. Then personally appeared Edward Spalding and Gilman C. Shattuck, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

VIRGIL C. GILMAN,
Justice of the Peace.

REPORT

OF THE

NASHUA & LOWELL RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Income from lease of road	\$73,000.00	
Interest on notes owned	11,000.00	
Miscellaneous income	431.41	
	<hr/>	
Total income		\$84,431.41
Salaries and maintenance of organization	\$1,806.59	
Interest on funded debt accrued	11,000.00	
Counsel and fees	750.00	
	<hr/>	
Total deductions		13,556.59
		<hr/>
Net income		\$70,874.82
Dividends declared, 9 per cent.		72,000.00
		<hr/>
Deficit for year ending June 30, 1894		\$1,125.18
Balance profit and loss account June 30, 1894, surplus		109,057.12
		<hr/>
Balance profit and loss account June 30, 1894, surplus		\$105,431.94
		<hr/>
GENERAL BALANCE SHEET.		
Cost of road	\$684,867.07	
Cost of equipment	218,242.95	
Notes	100,000.00	
	<hr/>	
Total permanent investments		\$1,003,110.02
Cash	\$1,161.42	
Due from solvent companies and other individuals	2,700.00	
	<hr/>	
Total cash and current assets		3,861.42
		<hr/>
Total		\$1,006,971.44
		<hr/>
Capital stock	\$800,000.00	
	<hr/>	
Total capital stock		\$800,000.00
Funded debt		100,000.00
		<hr/>

Current liabilities:	
Dividends not called for	\$1,324.50
Matured interest coupons unpaid	215.00
Total current liabilities	\$1,539.50
Accrued liabilities:	
Profit and loss balance	105,431.94
Total	\$1,006,971.44

CAPITAL STOCK.

Capital stock authorized by charter	\$800,000.00	
Capital stock authorized by votes of company	800,000.00	
Capital stock issued (number of shares 8,000) amount paid in		\$800,000.00
Total amount paid in as per books of the company		800,000.00
Total number of stockholders	389	
Number of stockholders in New Hampshire	181	
Amount of stock held in New Hampshire	\$252,200.00	

FUNDED DEBT.

Funded debt as follows:	
5 per cent. bonds due 1900, rate of interest 5 per cent.	\$100,000.00
Interest paid on same during the year,	\$5,000.00
Total amount of funded debt	\$100,000.00

DESCRIPTION OF ROAD OWNED.

Main line of road from Nashua to Lowell	14.50 miles.
Main line of road in New Hampshire	5.25 "
Main line of road in Massachusetts	9.25 "
Double track on main line	14.50 "
Same in New Hampshire	5.25 "
Sidings and other tracks not before enumerated	10.33 "
Total length of track owned, computed as single track	39.33 "
Total length of tracks laid with steel rails, Whole.	

NAME AND RESIDENCE OF OFFICERS.

F. A. Brooks, *President*, Boston, Mass.; W. W. Bailey, *Treasurer*, Nashua, N. H.; W. A. Lovering, *Clerk of Corporation*, Nashua, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

F. A. Brooks, Boston, Mass.; W. W. Bailey, Nashua, N. H.; C. E. A. Bartlett, Chelmsford, Mass.; A. S. Hall, Winchester, Mass.; E. A. Newell, Wilton, N. H.

PROPER ADDRESS OF COMPANY.

NASHUA & LOWELL RAILROAD CORPORATION,
NASHUA, N. H.

FRANCIS A. BROOKS,
President.
W. W. BAILEY,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK ss. August 29, 1894. Then personally appeared Francis A. Brooks and W. W. Bailey and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

WILLIAM G. WAITT,
Justice of the Peace.

REPORT

OF THE

PETERBOROUGH & HILLSBOROUGH RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL BALANCE SHEET.	
Cost of road	\$209,298.44
Profit and loss balance	121,508.83
Total	\$330,807.27
Capital stock:	
Common	\$45,000.00
Total capital stock	\$45,000.00
Funded debt	165,000.00
Current liabilities:	
Matured interest coupons unpaid (in- cluding coupons due July 1)	112,181.25
Accrued liabilities:	
Gratuity	8,626.02
Total	\$330,807.27
CAPITAL STOCK.	
Capital stock authorized by charter	\$45,000.00
Capital stock authorized by votes of com- pany	\$45,000.00
Capital stock issued (number of shares, 4,500)	
Total amount paid in as per books of the company	\$45,000.00
Total number stockholders	1
Number of stockholders in New Hampshire	1
Amount of stock held in New Hamp- shire	\$45,000.00
Funded debt:	
\$100,000 bonds overdue.	
\$65,000 bonds overdue.	
Total amount of funded debt	\$165,000.00

NAME AND RESIDENCE OF OFFICERS.

Alvah W. Sulloway, *President*, Franklin, N. H.; George U. Crocker, *Treasurer*, Boston, Mass.; Walter D. Hardy, *Clerk of Corporation*, Concord, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Alvah W. Sulloway, Franklin, N. H.; John C. Campbell, Hillsborough, N. H.; Wyman Pattee, Enfield, N. H.; Wm. P. Wilson, Boston, Mass.; Enoch Gerrish, Concord, N. H.; Hiram D. Upton, Manchester, N. H.; Frederick H. Daniell, Franklin, N. H.

PROPER ADDRESS OF THE COMPANY.

PETERBOROUGH & HILLSBOROUGH RAILROAD,
GEORGE U. CROCKER, *Treasurer*,
19 MILK STREET, BOSTON, MASS.

ALVAH W. SULLOWAY,
President.
GEORGE U. CROCKER,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK ss. October 18, 1894. Then personally appeared Alvah W. Sulloway and George U. Crocker, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

URIEL H. CROCKER,
Justice of the Peace.

REPORT

OF THE

MANCHESTER & LAWRENCE RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Income from lease of road	\$102,000.00	
Dividends on stocks owned, Suncook Valley R. R.	2,522.40	
Miscellaneous income, less expense	614.05	
Total income	\$105,136.45	
Salaries and maintenance of organization	\$1,808.75	
Other deductions	3,583.70	
Total deductions	5,392.45	
Net income	\$99,744.00	
Dividends declared, 10 per cent.	\$100,000.00	
Deficit for year ending June 30, 1894	256.00	
Balance profit and loss account June 30, 1893, surplus	\$109,338.81	
Balance profit and loss account June 30, 1894, surplus	109,082.81	
GENERAL BALANCE SHEET.		
Cost of road and equipment	\$1,000,000.00	
Cost of telegraph	4,770.35	
Hooksett branch	18,000.00	
Stock of Suncook Valley R. R.	42,040.00	
Stock of Mt. Washington R. R.	5,300.00	
Lands in Manchester, N. H.	274,298.53	
Total permanent investments	\$1,344,408.88	
Cash and current assets	\$13,533.43	
Due from solvent companies and other individuals	32,000.00	
Total cash and current assets	45,533.43	
Total	\$1,389,942.31	

Capital stock:	
Common	\$1,000,000.00
Funded debt	274,000.00
Current liabilities:	
Dividends not called for	6,859.50
Profit and loss balance	109,082.81
Total	\$1,389,942.31

CAPITAL STOCK.

Capital stock authorized by charter	\$1,000,000.00
Capital stock authorized by votes of company	1,000,000.00
Capital stock issued (number of shares, 10,000).	
Total number of stockholders	558
Number of stockholders in New Hampshire	313
Amount of stock held in New Hampshire	\$615,200

FUNDED DEBT.

Funded debt, as follows:	
\$274,000 bonds due January 1, 1922, rate of interest 4 per cent.	
Series "A" issued for the purchase of real estate in Manchester, N. H., but not secured by mortgage. The interest is guaranteed and paid by the Boston & Maine R. R.	

DESCRIPTION OF ROAD OWNED.

Main line of road from Manchester, N. H., to state line of Massachusetts	22.39
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NAME AND RESIDENCE OF OFFICERS.

Charles A. Sinclair, *President*, Portsmouth, N. H.; Henry Chandler, *Treasurer*, Manchester, N. H.; Charles B. Gaffney, *Clerk of Corporation*, Rochester, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Charles A. Sinclair, Portsmouth, N. H.; George B. Chandler, Manchester, N. H.; Herman F. Straw, Manchester, N. H.; John W. Sanborn, Wakefield, N. H.; Elisha R. Brown, Dover, N. H.; William P. Fowler, Boston, Mass.; George W. Armstrong, Brookline, Mass.

CHARLES A. SINCLAIR,
President.

HENRY CHANDLER,
Treasurer.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM SS. September 20, 1894. Then personally appeared Henry Chandler, treasurer, and Charles A. Sinclair, president, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

WALLACE HACKETT,
Justice of the Peace.

REPORT

OF THE

PORTLAND & ROCHESTER RAILROAD.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$222,278.84
Less operating expenses	\$171,093.53
Income from operation	\$51,185.31
Miscellaneous income—less expenses	\$1,594.04
Income from other sources	1,594.04
Total income	\$52,779.35
Deductions from income:	
Interest on funded debt accrued during the year	\$370.00
Interest and discount on interest bearing current liabilities	358.59
Taxes	6,265.29
Total deductions from income	6,993.88
Net income	\$45,785.47
Improvement fund	\$5,000.00
Injury fund	3,000.00
Back Bay improvement fund	1,500.00
Real estate	632.00
Dividends declared, 6 per cent. on common stock	35,524.22
Total	45,656.22
Surplus for the year ending June 30, 1894	\$129.25
Balance profit and loss account June 30, 1893, surplus	113,139.05
Total profit and loss account, surplus	\$113,268.30
Accounts of previous year collected	69.62
Balance profit and loss account June 30, 1894, surplus	\$113,337.92

EARNINGS FROM OPERATION.	
Passenger revenue	\$77,674.49
Less repayments:	
Tickets redeemed	\$65.04
Excess fares refunded	265.20
Other repayments	47.35
	<hr/>
Total deductions	377.59
	<hr/>
Total passenger revenue	\$77,296.90
Mail	8,336.64
Express	3,013.88
	<hr/>
Total passenger earnings	\$88,647.42
	<hr/>
Freight revenue	\$134,463.23
Less repayments, overcharge to shippers	1,103.37
	<hr/>
Total freight revenue	\$133,359.86
Total freight earnings	133,359.86
	<hr/>
Total passenger and freight earnings	\$222,007.28
Other earnings from operation:	
Car mileage, balance	\$271.56
	<hr/>
Total other earnings	271.56
	<hr/>
Total gross earnings from operation	\$222,278.84
<hr/>	
OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$26,090.48
Renewals of rails	1,028.55
Renewals of ties	7,869.31
Repairs of bridges and culverts	5,614.10
Repairs of fences, road crossings, signs, and cattle guards	1,388.29
Repairs of buildings	5,018.52
Repairs of docks and wharves	252.05
	<hr/>
Total	\$47,261.30
	<hr/>
Maintenance of equipment:	
Repairs and renewals of locomotives	\$8,276.97
Repairs and renewals of passenger cars	6,037.61
Repairs and renewals of freight cars	5,054.24
Shop machinery, tools, etc.	484.31
	<hr/>
Total	\$19,853.13
	<hr/>
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen	\$15,983.22
Fuel for locomotives	21,944.05
	<hr/>

Water supplies for locomotives	\$1,281.41
All other supplies for locomotives	1,194.54
Wages of other trainmen	11,560.97
All other train supplies	1,032.72
Wages of switchmen, flagmen, and watchmen	7,876.67
Expense of telegraph, including train dispatchers and operators	1,768.38
Wages of station agents, clerks, and laborers	14,902.04
Station supplies	1,963.59
Car mileage—balances	1,913.41
Loss and damage	319.36
Injuries to persons	4,515.82
Other expenses	619.75
Total	<u>\$86,875.93</u>
General expenses:	
Salaries of officers	\$7,800.00
Salaries of clerks	4,281.09
Advertising	572.80
Insurance	770.58
Legal expenses	111.24
Stationery and printing	2,288.15
Other general expenses	1,279.31
Total	<u>\$17,103.17</u>
Recapitulation of expenses:	
Maintenance of way and structures	\$47,261.30
Maintenance of equipment	19,853.13
Conducting transportation	86,875.93
General expenses	17,103.17
Grand total	<u>\$171,093.53</u>
Percentage of operating expenses to earnings	76.97
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Nothing charged to construction or equipment.	
GENERAL BALANCE SHEET.	
Cost of road and equipment	\$592,070.45
Lands in Maine	122,265.90
Total permanent investments	
Cash	\$27,627.70
Net traffic balance from other companies	756.93
Due from solvent companies and other individuals	875.15
Other cash assets, Union Branch acc't	113,469.62
Total cash and current assets	<u>\$142,729.40</u>

Other assets:		
Materials and supplies		\$12,191.90
Total		\$869,257.65
Capital stock:		
Common	\$592,070.45	
Total capital stock		\$592,070.45
Funded debt		10,000.00
Current liabilities:		
Loans and bills payable	\$118,000.00	
Audited vouchers and accounts	35,729.28	
Matured interest coupons unpaid (including coupons due July 1)	20.00	
Total current liabilities		153,749.28
Accrued liabilities:		
Accrued interest not yet due		100.00
Profit and loss balance		113,337.92
Total		\$869,257.65

CAPITAL STOCK.

Capital stock authorized by charter	\$600,000.00	
Capital stock authorized by votes of company	600,000.00	
Capital stock issued (number of shares, 5,919); amount paid in		\$591,900.00
Capital stock paid in scrip		170.45
Total amount paid in as per books of the company		\$592,070.45
Total number of stockholders	95	
Number of stockholders in New Hampshire	3	
Amount of stock held in New Hampshire	\$1,100.00	

FUNDED DEBT.

*Terminal bonds due October 1, 1907; rate of interest, 4 per cent.		\$10,000.00
Interest paid on same during the year	\$250.00	
Total amount of funded debt		\$10,000.00

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:	
Number of passengers carried earning revenue	265,501

* Portland & Rochester railroad terminal bonds, mortgage on road from near Green street in Portland to Maine Central R.R. Co.

Number of passengers carried one mile	3,174,788	
Average of distance carried	11.096	
Total passenger revenue		\$77,296.90
Average amount received from each passenger . . . . .		.33388
Average receipts per passenger per mile . . . . .		.02792
Passenger earnings per mile of road		1,645.88600
Passenger earnings per train mile . . . . .		.65969
Freight traffic:		
Number of tons carried of freight earning revenue	194,497	
Number of tons carried one mile	6,744,440	
Average distance haul of one ton	34.676	
Total freight revenue		\$133,359.86
Average amount received for each ton of freight . . . . .		.68412
Average receipts per ton per mile . . . . .		.01977
Freight earnings per mile of road		2,476.03045
Freight earnings per train mile		1.58249
Train mileage:		
Miles run by passenger trains		134,377
Miles run by freight trains		84,272
Total mileage trains earning revenue		218,649
Miles run by switching trains		29,870
Miles run by construction and other trains		9,632
Total train mileage		258,151
Average number of persons employed		192
RATES OF FARE.		
Average rate of fare per mile received for local tickets		2.53 cents.
Average rate of fare per mile received for mileage tickets		2.50 "
Average rate of fare per mile received for season tickets . . . . .		.85 "
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies		3.26 "
RATES OF FREIGHT.		
Average rate per ton per mile received from freight way-billed local		3.968 cents.
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies		1.401 "
DESCRIPTION OF ROAD OWNED.		
Main line of road from Portland, Me., to Rochester		53.86 miles.
Main line of road in New Hampshire		3.00 "

Main line of road in Maine	50.86 miles.
Branches owned by company:	
Union Branch, connecting Preble street with Union station, Portland, Me.	1.12 "
Total road belonging to this company	54.98 "
Sidings and other tracks not before enumerated	15.31 "
Same in New Hampshire	1.70 "
Total length of track owned, computed as single track	70.29 "
Same in New Hampshire	4.70 "
Total length of tracks laid with steel rails	61.29 "
[Weights per yard, 56 and 60 lbs.]	

Roads and Branches belonging to other Companies, operated by this Company under lease or contract, the operations of which are included in this Return.

* Total miles of road operated by this company	54.98 miles.
Total miles of road operated by this company in New Hampshire	3.00 "
Number of stations in New Hampshire, on all roads operated by this company	2
Number of telegraph offices in same	2
Number of stations on all roads owned by this company	17
Same in New Hampshire	1

* The operating expense of the Union Branch is not included in this report; the expense is paid by Boston & Maine railroad.

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, tons.	Average weight, tons.	Number equipped with train brake.	Number equipped with patent coupler.
Passenger locomotives	8	.....	40	35.50	8	.....
Freight "	3	.....	47	45.00	1	1
Other "	1	.....	27	.....	.....	.....
Total.....	12	12	.....	.....	9	1
Passenger cars.....	11	.....	28½	25	9	9
Combination cars.....	3	.....	47	.....	3	3
Baggage, mail, and express cars.....	4	.....	13	.....	3	3
Smoking car	1	.....	.....	.....	1	1
Total.....	19	19	.....	.....	16	16
Box freight cars (basis of 8 wheels).....	88	.....	.....	9	.....	.....
Coal freight cars "	20	.....	.....	8	.....	.....
Flat freight cars "	121	.....	.....	7½	.....	.....
Total.....	229	229	.....	.....	.....	.....
Gravel cars in company's service.....	26	.....	.....	.....	.....	.....
Derrick cars "	1	.....	.....	.....	.....	.....
Caboose cars "	5	.....	.....	.....	.....	.....
Other road cars "	1	.....	.....	.....	.....	.....
Wrecking car and steam shovel flange.....	1	.....	.....	.....	.....	.....
Total.....	34	34	.....	.....	.....	.....

Number of cars in passenger equipment with 8 wheels fitted with brakes for all wheels, 16; number of cars in passenger equipment with 12 wheels fitted with brakes for all wheels, 1.

GENERAL INFORMATION.

*Highway and Railroad Crossings in New Hampshire
on miles of road owned.*

Number of crossings on highways at grade	5
Number of railroad crossings at grade	2
Portsmouth, Great Falls & Conway R. R. at Rochester.	
Dover & Winnipiseogee R. R.	
Number of new ties laid in New Hampshire	1,598
Tons of steel rails laid in New Hampshire	3,480
Miles of iron track replaced by steel in New Hampshire	2240 .68

NAME AND RESIDENCE OF OFFICERS.

Geo. P. Wescott, *President*; Symonds, Snow & Cook, *General Counsel*; Joseph W. Peters, *Superintendent*; T. F. Tolman, *General Freight Agent*; William H. Conant, *Treasurer and Clerk of Corporation*.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Geo. P. Wescott, Nathan Webb, Charles McCarthy, Jr., Wm. Z. Davis, Portland, Me.; Frank Jones, Portsmouth, N. H.; Joseph S. Ricker, Deering, Me.; Stephen J. Young, Brunswick, Me.; Arthur Sewall, Bath, Me.; Frederick Robie, Gorham, Me.

PROPER ADDRESS OF THE COMPANY.

PORTLAND & ROCHESTER RAILROAD,
PORTLAND, ME.

GEO. P. WESCOTT,
President.
JOS. W. PETERS,
Superintendent.
WM. H. CONANT,
Treasurer and Clerk.

STATE OF MAINE.

CUMBERLAND SS. PORTLAND, September 18, 1894. Then personally appeared Geo. P. Wescott and William H. Conant, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

E. C. HERSEY,
Justice of the Peace.

REPORT

OF THE

EASTERN RAILROAD IN NEW HAMPSHIRE.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Income from lease of road	\$22,500.00
Dividends on stocks owned	13.50
Miscellaneous income, less expense,	100.00
Total income	\$22,613.50
Salaries and maintenance of organization	439.13
Net income	\$22,174.37
Dividends declared, 3 per cent.	22,162.50
Surplus for year ending June 30, 1894,	11.87
CAPITAL STOCK.	
Capital stock authorized by charter	\$750,000.00
Capital stock authorized by votes of company	\$738,750.00
Capital stock issued (number of shares, 7,387½)	
Total number of stockholders	389
Number of stockholders in New Hampshire	205
Amount of stock held in New Hampshire,	\$456,200.00

NAME AND RESIDENCE OF OFFICERS.

Moody Currier, *President*, Manchester, N. H.; Edward A. Abbot, *Treasurer*, Concord, N. H.; John Sise, *Clerk of Corporation*, Portsmouth, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Moody Currier, Manchester, N. H.; Dexter Richards, Newport, N. H.; Edward L. Giddings, Beverly, Mass.; Edward A. Abbot, Concord, N. H.; W. H. Goodwin, Boston, Mass.; Frank A. Philbrick, Rye, N. H.; Samuel C. Eastman, Concord, N. H.

PROPER ADDRESS OF THE COMPANY.

EASTERN RAILROAD IN NEW HAMPSHIRE.

52 OLIVER ST., BOSTON, MASS.

EDWARD A. ABBOT,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. September 20, 1894. Then personally appeared Edward A. Abbot, treasurer, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

SAMUEL C. EASTMAN,
Justice of the Peace.

REPORT

OF THE

CONNECTICUT RIVER RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Income from lease of road		\$355,692.35
Total income		\$355,692.35
Salaries and maintenance of organization	\$2,000.00	
Interest on funded debt accrued . . .	84,453.34	
Interest and discount on interest bearing current liabilities	11,239.01	
Total deductions		97,692.35
Net income		\$258,000.00
Dividends declared, 10 per cent.		258,000.00
Balance profit and loss account June 30, 1893, deficit		\$249,408.28
Add		50,000.00
Balance profit and loss account June 30, 1894, deficit .		\$299,408.28
GENERAL BALANCE SHEET.		
Cost of road	\$2,990,447.10	
Cost of equipment	455,977.66	
Stock	579,220.00	
"	11,470.00	
Lands	39,175.00	
Total permanent investments		\$4,076,289.76
Cash	\$158,976.94	
Due from solvent companies and other individuals	507,635.30	
Total cash and current assets		666,612.24
Profit and loss balance		299,408.28
Total.		\$5,042,310.28

Capital stock:	
Total capital stock	\$2,580,000.00
Funded debt	2,290,000.00
Current liabilities:	
Wages and salaries	\$1,004.94
Dividends not called for, due July 1, 1894	129,000.00
Matured interest coupons unpaid (including coupons due July 1, 1894)	28,972.00
Total current liabilities	158,976.94
Accrued liabilities:	
Accrued interest not yet due	13,333.34
Total	\$5,042,310.28

CAPITAL STOCK.

Capital stock authorized by charter	\$2,670,000.00	
Capital stock authorized by votes of company	2,670,000.00	
Capital stock issued (number of shares, 25,800); amount paid in		\$2,580,000.00
Total number of stockholders	601	
Number of stockholders in New Hampshire	23	
Amount of stock held in New Hampshire	\$182,900.00	

FUNDED DEBT.

Funded debt as follows:	
Scrip bonds due January 1, 1903; rate of interest, 4 per cent.	\$1,290,000.00
Interest paid on same during the year	\$49,128.00
Gold bonds due Sept. 1, 1943; rate of interest, 4 per cent.	1,000,000.00
Interest paid on same during the year	\$18,500.00
Scrip dividend of \$50 per share, voted by directors February 3, 1893.	
Gold bonds, 4 per cent., dated September 1, 1893, payable in fifty years, September 1, 1943. Coupon. Authorized by vote of stockholders September 20, 1893.	
Total amount of funded debt	\$2,290,000.00

DESCRIPTION OF ROAD OWNED.

Main line of road from Springfield, Mass., to Keene, N. H.	74.0000 miles.
Main line of road in New Hampshire	23.2142 "
" " Vermont . . . . .	.7100 "
" " Massachusetts	50.0757 "
Double track on main line	36.0000 "

Branches owned by company:

Chicopee to Chicopee Falls, Mass. (single track)	2.3500 miles.
Mount Tom to Easthampton, Mass.	3.5000 "
Total length of branches owned by company	5.8500 "
Total road belonging to this company	79.8500 "
Sidings and other tracks not before enumerated	56.2000 "
Same in New Hampshire	6.8500 "
Total length of track owned, computed as single track	172.0600 "
Same in New Hampshire	30.7700 "
Total length of tracks laid with steel rails	167.7100 "
(Weights per yard, 56 and 72 lbs.)	

GENERAL INFORMATION.

Number of railroad crossings over other railroads.

One at Holyoke.
 " Deerfield.
 " Cheapside.

NAME AND RESIDENCE OF OFFICERS.

John Mulligan, *President*, Springfield, Mass.; George E. Frink, *Treasurer*; George E. Frink, *Clerk of Corporation*, Springfield, Mass.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

J. Mulligan, Springfield, Mass.; William Whiting, Holyoke, Mass.; Oscar Edwards, Northampton, Mass.; J. W. Stevens, Greenfield, Mass.; George H. Ball, Boston, Mass.; E. P. Kendrick, Springfield, Mass.; J. H. Williams, Bellows Falls, Vt.; J. H. Albin, Concord, N. H.; P. C. Cheney, Manchester, N. H.; S. M. Richards, Newport, N. H.

PROPER ADDRESS OF COMPANY.

THE CONNECTICUT RIVER RAILROAD COMPANY,
 SPRINGFIELD, MASS.

J. MULLIGAN,
President.
 G. E. FRINK,
Treasurer.
 G. E. FRINK,
Clerk.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN SS. SPRINGFIELD, August 31, 1894. Then personally appeared John Mulligan and George E. Frink, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

A. S. BRYANT,
Notary Public.

REPORT

OF THE

SULLIVAN COUNTY RAILROAD.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$197,695.25
Less operating expenses	130,651.79
Income from operation	\$67,043.46
Miscellaneous income—less expenses	909.47
Income from other sources	909.47
Total income	\$67,952.93
Deductions from income:	
Interest on funded debt accrued during the year	\$3,570.00
Interest and discount on interest bearing current liabilities	12,020.34
Taxes	10,881.06
Total deductions from income	26,471.40
Net income	\$41,481.53
Dividends declared, 8 per cent. on common stock	40,000.00
Total	40,000.00
Surplus for the year ending June 30, 1894	\$1,481.53
Balance profit and loss account June 30, 1893, surplus	136,344.29
Total profit and loss account, surplus	\$137,825.82
Commission on Sullivan County bonds	\$7,140.00
Sundry deductions	144.44
Balance profit and loss account June 30, 1894, surplus	7,284.44
	\$130,541.38

EARNINGS FROM OPERATION.

Passenger revenue	\$79,462.50
Less repayments:	
Tickets redeemed	\$8.64
Excess fares refunded	338.60
Total deductions	347.24
Total passenger revenue	\$79,115.26
Mail	8,085.72
Express	3,640.01
Extra baggage and storage	702.81
Total passenger earnings	\$91,543.80
Freight revenue	\$108,112.25
Less repayments, overcharge to shippers	\$1,960.80
Total deductions	1,960.80
Total freight revenue	\$106,151.45
Total freight earnings	106,151.45
Total passenger and freight earnings	\$197,695.25
Total gross earnings from operation	\$197,695.25

OPERATING EXPENSES.

Maintenance of way and structures:	
Repairs of roadway	\$13,268.36
Renewals of ties	6,708.73
Repairs of bridges and culverts	614.77
Repairs of fences, road crossings, signs, and cattle guards	699.18
Repairs of buildings	782.48
Total	\$22,073.52
Maintenance of equipment:	
Repairs and renewals of locomotives	\$9,136.03
Repairs and renewals of freight cars	3,877.19
Shop machinery, tools, etc.	782.50
Total	\$13,795.72
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen	\$12,058.89
Fuel for locomotives	23,050.87
Water supplies for locomotives	292.48
All other supplies for locomotives	477.59
Wages of other trainmen	12,001.43
All other train supplies	633.19
Wages of switchmen, flagmen, and watchmen	2,289.21

Expense of telegraph, including train despatchers and operators	\$3,004.82
Wages of station agents, clerks, and laborers	10,386.68
Station supplies	720.13
Car mileage—balances	16,642.95
Other expenses	9.00
Total	\$81,567.24
General expenses:	
Salaries of officers	\$5,683.36
Salaries of clerks	
General office expenses and supplies	128.20
Agencies, including salaries, rent, and advertising	352.35
Insurance	197.15
Expense of fast freight lines	5.67
Rents for tracks, yards, and terminals	5,250.04
Legal expenses	146.90
Stationery and printing	1,384.49
Other general expenses	67.15
Total	\$13,215.31
Recapitulation of expenses:	
Maintenance of way and structures	\$22,073.52
Maintenance of equipment	13,795.72
Conducting transportation	81,567.24
General expenses	13,215.31
Grand total	\$130,651.79
Percentage of operating expenses to earnings	66.0900
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Locomotives (balance due on 10)	\$41,654.09
Total for equipment	\$41,654.09
Net addition to property account for the year	\$41,654.09
GENERAL BALANCE SHEET.	
Cost of road	\$888,055.37
Cost of equipment	98,175.10
Total permanent investments	\$986,230.47
Due from solvent companies and other individuals	\$26,031.58
Total cash and current assets	26,031.58
Total	\$1,012,262.05

Capital stock:		
Common	\$500,000.00	
Total capital stock		\$500,000.00
Funded debt		357,000.00
Current liabilities:		
Audited vouchers and accounts	\$21,150.67	
Total current liabilities		21,150.67
Accrued liabilities:		
Accrued interest not yet due	\$3,570.00	
Total accrued liabilities		3,570.00
Profit and loss balance		130,541.38
Total		\$1,012,262.05

CAPITAL STOCK.

Capital stock authorized by charter	\$500,000.00	
Capital stock authorized by votes of company	500,000.00	
Capital stock issued (number of shares, 5,000); amount paid in		\$500,000.00
Total amount paid in as per books of the company		\$500,000.00
Total number of stockholders	9	

FUNDED DEBT.

First mortgage bonds, due April 1, 1924; rate of interest, 4 per cent.		\$357,000.00
Total amount of funded debt		\$357,000.00

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:		
Number of passengers carried earning revenue	147,548	
Number of passengers carried one mile	2,971,065	
Average of distance carried	20.014	
Total passenger revenue		\$79,115.26
Average amount received from each passenger . . . . .		.53620
Average receipts per passenger per mile . . . . .		.02663
Passenger earnings per mile of road		3,520.92
Passenger earnings per train mile		1.20871
Freight traffic:		
Number of tons carried of freight earning revenue	463,825	

Number of tons carried one mile	11,590,840	
Average distance haul of one ton	24.990	
Total freight revenue		\$106,151.45
Average amount received for each ton of freight . . . . .		.22886
Average receipts per ton per mile . . . . .		.009158
Freight earnings per mile of road		4,082.75
Freight earnings per train mile		1.09005
Train mileage:		
Miles run by passenger trains		75,737
Miles run by freight trains		97,382
Total mileage trains earning revenue		173,119
Miles run by switching trains		31,774
Miles run by construction and other trains		2,515
Total train mileage		207,408
Average number of persons employed		100
RATES OF FARE.		
Average rate of fare per mile received for local tickets	2.18 cents.	
Average rate of fare per mile received for mileage tickets	2.00 "	
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies	2.62 "	
RATES OF FREIGHT.		
Average rate per ton per mile received from freight way-billed local	6.87 cents.	
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies	8.55 "	
DESCRIPTION OF ROAD OWNED.		
Main line of road from Bellows Falls to Windsor, Vt.	26.00 miles.	
Main line of road in New Hampshire	25.81 "	
Main line of road in Vermont . . . . .	.19 "	
Double track on main line	8.68 "	
Same in New Hampshire	8.68 "	
Total road belonging to this company	26.00 "	
Sidings and other tracks not before enumerated	7.71 "	
Same in New Hampshire	7.62 "	
Total length of track owned, computed as single track	42.39 "	
Same in New Hampshire	42.11 "	
Total length of tracks laid with steel rails	42.39 "	
[Weights per yard, 56 to 70 lbs.]		

Total miles of road operated by this company	26.00 miles.
Total miles of road operated by this company in New Hampshire	25.81 "
Number of stations in New Hampshire, on all roads operated by this company	6
Number of telegraph offices in same	5
Number of stations on all roads owned by this company	2
Same in New Hampshire	6

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, tons.	Average weight, tons.	Number equipped with train brake.	Number equipped with driving wheel brake.
Passenger locomotives	3	3	.....	.....	3	.....
Freight "	6	6	.....	.....	1	5
Total	9	9	78.600	73.000	4	5

LIST OF ACCIDENTS.

	From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers . . . . .	.....	.....	.....	.....	.....	.....
Employés . . . . .	.....	.....	.....	.....	.....	.....
Others	1	.....	1	.....	1	.....

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

April 1.—At Claremont Junction, Herbert Newman, trespasser, attempting to climb on to moving train was fatally injured.

GENERAL INFORMATION.	
<i>Highway and Railroad Crossings in New Hampshire on miles of road owned.</i>	
Number of crossings on highways at grade . . .	28
“ “ over railroad . . .	2
“ “ under railroad . . .	4
Number of highway bridges 18 feet above track . . .	2
Height of lowest bridge above the rails . . .	18
Number of crossings at which gates or flagmen are maintained . . .	2
Number of crossings at which there are neither signals nor flagman . . .	26
<i>Bridges on roads operated in New Hampshire.</i>	
Total amount expended for repairs and renewals of bridges and culverts . . .	\$614.77
Number of new ties laid in New Hampshire, main line . . .	14,876
Side tracks laid in New Hampshire . . .	19 feet.

NAME AND RESIDENCE OF OFFICERS.

John H. Albin, *President*, Concord, N. H.; Wm. F. Berry, *General Traffic Manager*, Boston, Mass.; Wm. J. Hobbs, *General Auditor*, Boston, Mass.; H. E. Folsom, *Superintendent*, Lyndonville, Vt.; M. T. Donovan, *General Freight Agent*, Boston, Mass.; D. J. Flanders, *General Passenger and Ticket Agent*, Boston, Mass.; Amos Blanchard, *Assistant Treasurer*, Boston, Mass.; N. E. Martin, *Treasurer and Clerk of Corporation*, Concord, N. H.; Charles H. Nowell, *Paymaster*, Boston, Mass.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

J. H. Albin, Concord, N. H.; J. H. Williams, Bellows Falls, Vt.; C. J. Amidon, Hinsdale, N. H.; Geo. H. Stowell, Claremont, N. H.; Geo. W. Abbott, Penacook, N. H.; N. E. Martin, Concord, N. H.; Geo. E. Anderson, Nashua, N. H.

PROPER ADDRESS OF THE COMPANY.

SULLIVAN COUNTY RAILROAD,

BOSTON, MASS.

Corporate office, Concord, N. H.

JOHN. H. ALBIN,

President.

AMOS BLANCHARD,

Assistant Treasurer.

WM. J. HOBBS,

General Auditor.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. October 22, 1894. Then personally appeared John H. Albin, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

DEWITT C. HOWE,

Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. October 24, 1894. Then personally appeared Amos Blanchard and W. J. Hobbs, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

C. E. A. BARTLETT,

Justice of the Peace.

REPORT

OF THE

FITCHBURG RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Gross earnings from operation	\$6,865,155.48	
Less operating expenses	4,803,911.41	
Income from operation		\$2,061,244.07
Total income		\$2,061,244.07
Deductions from income:		
Interest on funded debt accrued during the year	\$985,486.84	
Interest and discount on interest bearing current liabilities	59,222.84	
Taxes	234,258.28	
Rentals:		
Vermont & Massachusetts R. R.	\$244,580.00	
Troy & Bennington R. R.	15,400.00	
Brookline Branch	5,000.00	
	<u>264,980.00</u>	
Total deductions from income		1,543,947.96
Net income		\$517,296.11
Dividends declared, 3 per cent. on preferred stock	\$502,000.20	
Total		502,000.20
Surplus for the year ending June 30, 1894, credited to improvement fund		15,295.91
Total profit and loss account, surplus		\$273,197.11
Balance profit and loss account, June 30, 1894, surplus		\$273,197.11

EARNINGS FROM OPERATION.	
Passenger revenue	\$2,140,834.05
Less repayments, tickets redeemed	19,977.15
Total passenger revenue	\$2,120,856.90
Mail	79,144.55
Express	167,859.70
Other items	51,534.53
Total passenger earnings	\$2,419,395.68
Freight revenue	\$4,213,234.72
Less repayments, overcharge to shippers	125,885.17
Total freight revenue	\$4,087,349.55
Other items	85,847.91
Total freight earnings	\$4,173,197.46
Total passenger and freight earnings	\$6,592,593.14
Other earnings from operation:	
Rents from tracks, yards, and terminals	\$7,500.00
Rentals not otherwise provided for	52,775.32
Other sources	60,326.11
Elevator, wharves, etc.	151,960.91
Total other earnings	272,562.34
Total gross earnings from operation	\$6,865,155.48
OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$438,703.56
Renewals of rails	44,801.34
Renewals of ties	131,589.18
Repairs of bridges and culverts	36,332.26
Repairs of fences, road crossings, signs, and cattle guards	19,419.29
Repairs of buildings	100,525.41
Repairs of docks and wharves	2,242.40
Repairs of telegraph	3,710.62
Total	\$777,324.06
Maintenance of equipment:	
Repairs and renewals of locomotives	\$238,123.73
Repairs and renewals of passenger cars	84,028.78
Repairs and renewals of freight cars	276,535.98
Shop machinery, tools, etc.	22,950.17
Total	\$621,638.66

Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen	\$537,089.88
Fuel for locomotives	737,931.13
Water supplies for locomotives	34,801.83
All other supplies for locomotives	27,515.49
Wages of other trainmen	405,882.90
All other train supplies	41,176.36
Wages of switchmen, flagmen, and watchmen	277,287.38
Expense of telegraph, including train dispatchers and operators	63,342.29
Wages of station agents, clerks, and laborers	421,730.41
Station supplies	30,125.01
Car mileage—balances	258,726.67
Loss and damage	47,794.22
Injuries to persons	78,771.17
Total	\$2,962,174.74
General expenses:	
Salaries of officers	\$65,783.13
Salaries of clerks	95,451.80
General office expenses and supplies	15,872.77
Agencies, including salaries and rent	15,280.33
Advertising	14,950.43
Insurance	26,579.49
Expense of fast freight lines	41,074.98
Expense of traffic associations	3,525.93
Expense of stock yards and elevators	80,006.50
Rentals not otherwise provided for	13,194.96
Legal expenses	21,137.64
Stationery and printing	34,197.03
Other general expenses	15,718.96
Total	\$442,773.95
Recapitulation of expenses:	
Maintenance of way and structures	\$777,324.06
Maintenance of equipment	621,638.66
Conducting transportation	2,962,174.74
General expenses	442,773.95
Grand total	\$4,803,911.41
Percentage of operating expenses to earnings . . . . .	.6997

PROPERTY ACCOUNTS: CHARGES AND CREDITS
DURING THE YEAR.

Bridging	\$65,272.40
Lands, land damages, and fences	18,097.96
Passenger and freight stations, wood-sheds, water-stations, and coal sheds	4,233.02

Engine-houses, car-sheds, and turn- tables	\$4,620.19	
Machine shops	2,245.34	
Separation of grade	1,458.73	
Construction not apportioned	48,436.23	
Total for construction		\$144,363.87
Passenger, mail, and baggage cars, (4)	\$18,551.53	
Freight and other cars, (320)	164,294.00	
Other expenditures charged to property account, Cheshire R. R.	100.00	
Total charges to property accounts		\$327,309.40
Net additions to property account for the year		\$327,309.40

GENERAL BALANCE SHEET.

Cost of road	\$38,700,248.57	
Cost of equipment	4,129,786.00	
Vermont & Massachusetts Railroad im- provement	1,642,555.39	
Total permanent investments		\$44,472,589.96
Cash	\$655,827.55	
Bills receivable	149,265.00	
Due from agents	286,977.01	
Net traffic balance from other companies	351,533.81	
Due from solvent companies and other individuals	4,357.87	
Other cash assets	1,688,339.27	
Total cash and current assets		3,136,300.51
Other assets:		
Materials and supplies	\$783,583.29	
Total other assets		783,583.29
Total		\$48,392,473.76
Capital stock:		
Common	\$7,000,000	
Preferred	17,000,000	
Total capital stock		\$24,000,000.00
Funded debt		22,373,000.00
Current liabilities:		
Loans and bills payable	\$415,000.00	
Audited vouchers and accounts	175,245.37	
Wages and salaries	71,983.01	

Net traffic balances due to other companies	342,071.13	
Dividends not called for	162,839.20	
Matured interest coupons unpaid (including coupons due July 1)	67,102.00	
Total current liabilities		\$1,234,240.71
Accrued liabilities:		
Accrued rentals not yet due	\$63,411.67	
Accrued interest not yet due	250,825.83	
Accrued taxes not yet due	148,044.64	
Total accrued liabilities		462,282.14
Improvement fund		49,753.80
Profit and loss balance		273,197.11
Total		\$48,392,473.76
CAPITAL STOCK.		
Capital stock authorized by charter:		
For double track, per mile	\$100,000.00	
For single track, per mile	70,000.00	
Terminals at Boston	3,000,000.00	
Capital stock authorized by votes of company	24,000,000.00	
Capital stock issued (number of shares 240,000) amount paid in		\$24,000,000.00
Total amount paid in as per books of the company		\$24,000,000.00
Total number of stockholders, common 162; preferred 5,504	5,666	
Number of stockholders in New Hampshire, common, 4; preferred, 121	125	
Amount of stock held in New Hampshire, common, \$36,100; preferred, \$795,800	\$831,900.00	
FUNDED DEBT.		
Funded debt as follows:		
Fitchburg R. R. Co.'s plain bonds due April 1, 1894; rate of interest, 7 per cent.*		\$4,000.00
Interest paid on same during the year	\$33,136.83	
Fitchburg R. R. Co.'s plain bonds due October 1, 1897; rate of interest, 6 per cent.		500,000.00
Interest paid on same during the year	\$30,300.00	
Fitchburg R. R. Co.'s plain bonds due October 1, 1899; rate of interest, 5 per cent.		500,000.00
Interest paid on same during the year	\$25,475.00	
Fitchburg R. R. Co.'s plain bonds due October 1, 1900; rate of interest, 5 per cent.		500,000.00

* Matured April 1, 1894.

Interest paid on same during the year	\$25,025.00	
Fitchburg R. R. Co.'s plain bonds due October 1, 1901; rate of interest, 5 per cent.		\$500,000.00
Interest paid on same during the year	\$25,150.00	
Fitchburg R. R. Co.'s plain bonds due April 1, 1902; rate of interest, 5 per cent.		500,000.00
Interest paid on same during the year	\$25,000.00	
Fitchburg R. R. Co.'s plain bonds due April 1, 1903; rate of interest, 5 per cent.		500,000.00
Interest paid on same during the year	\$24,850.00	
Fitchburg R. R. Co.'s plain bonds due March 1, 1904; rate of interest, 4 per cent.		500,000.00
Interest paid on same during the year	\$20,040.00	
Fitchburg R. R. Co.'s plain bonds due June 1, 1905; rate of interest, 4 per cent.		500,000.00
Interest paid on same during the year	\$19,600.00	
Fitchburg R. R. Co.'s plain bonds due February 1, 1937; rate of interest, 3½ per cent.		5,000,000.00
Interest paid on same during the year	\$175,000.000	
Fitchburg R. R. Co.'s plain bonds due April 1, 1907; rate of interest, 4 per cent.		1,500,000.00
Interest paid on same during the year	\$59,980.00	
Fitchburg R. R. Co.'s plain bonds due September 1, 1897; rate of interest, 4½ per cent.		2,250,000.00
Interest paid on same during the year	\$99,540.00	
Fitchburg R. R. Co.'s plain bonds due May 1, 1908; rate of interest, 5 per cent.		2,000,000.00
Interest paid on same during the year	\$100,100.00	
Fitchburg R. R. Co.'s plain bonds due March 1, 1899; rate of interest, 5 per cent.		750,000.00
Interest paid on same during the year	\$37,025.00	
Fitchburg R. R. Co.'s plain bonds due June 1, 1900; rate of interest, 5 per cent.		500,000.00
Interest paid on same during the year	\$24,875.00	
Fitchburg R. R. Co.'s plain bonds due June 1, 1920; rate of interest, 4 per cent.		500,000.00
Interest paid on same during the year	\$19,580.00	
Fitchburg R. R. Co.'s plain bonds due March 1, 1903; rate of interest, 4 per cent.		51,000.00
Interest paid on same during the year	\$2,040.00	
Fitchburg R. R. Co.'s plain bonds due September 1, 1903; rate of interest, 5 per cent.		376,000.00
Interest paid on same during the year	\$8,150.00	
Fitchburg R. R. Co.'s plain bonds due November 1, 1903; rate of interest, 5 per cent.		1,000,000.00
Interest paid on same during the year	\$23,425.00	
Fitchburg R. R. Co.'s plain bonds due December 1, 1903; rate of interest, 5 per cent.		500,000.00
Interest paid on same during the year	\$9,400.00	
Fitchburg R. R. Co.'s plain bonds due May 1, 1914; rate of interest, 4½ per cent.		500,000.00
Cheshire R. R. Co.'s plain bonds due July 1, 1896; rate of interest, 6 per cent.		250,000.00
Interest paid on same during the year	\$14,790.00	
Cheshire R. R. Co.'s plain bonds due July 1, 1898; rate of interest, 6 per cent.		550,000.00

Interest paid on same during the year	\$32,595.00	
Troy & Boston R. R. 1st mortgage bonds due July 1, 1924; rate of interest, 7 per cent.		\$577,000.00
Interest paid on same during the year	\$40,390.00	
Boston, Barre & Gardner R. R. 1st mortgage bonds due April 1, 1893; * rate of interest, 5 per cent.		
Interest paid on same during the year	\$50.00	
Boston, Barre & Gardner R. R. 2d mortgage bonds due July 1, 1895; rate of interest, 3 per cent.		95,700.00
Interest paid on same during the year	\$2,871.00	
Boston, Barre & Gardner R. R. 3d mortgage bonds due July 1, 1895; rate of interest, 6 per cent.		57,300.00
Interest paid on same during the year	\$3,285.00	
Boston, Hoosac Tunnel & Western R. R. debenture bonds due September 1, 1913; rate of interest, 5 per cent.		1,364,000.00
Interest paid on same during the year	\$68,200.00	
Hoosac Tunnel, Dock & Elevator Co.'s mortgage note due April 5, 1894; rate of interest, $4\frac{1}{4}$ per cent.		500,000.00
Interest paid on same during the year	\$21,250.00	
Monadnock R. R. mortgage bonds due July 1, 1897; rate of interest, 5 per cent.		48,000.00
Interest paid on same during the year	\$2,325.00	
Total amount of funded debt		\$22,373,000.00
Interest paid during the year	\$973,447.83	

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:

Number of passengers carried earning revenue	7,116,592	
Number of passengers carried one mile	114,585,909	
Average of distance carried	16.77 miles.	
Total passenger revenue		\$2,120,856.90
Average amount received from each passenger		.2980
Average receipts per passenger per mile		.0185
Passenger earnings per mile of road		5,372.61
Passenger earnings per train mile		.9918

Freight traffic:

Number of tons carried of freight earning revenue	4,061,817	
Number of tons carried one mile	456,515,951	
Average distance haul of one ton	112 miles.	
Total freight revenue		\$4,087,349.55
Average amount received for each ton of freight		1.006
Average receipts per ton per mile		.914
Freight earnings per mile of road		9,267.18
Freight earnings per train mile		1.3373

* Matured April 1, 1893.

Train mileage:	
Miles run by passenger trains	2,439,296
Miles run by freight trains	3,120,425
Total mileage trains earning revenue	5,559,721
Miles run by switching trains	849,607
Miles run by construction and other trains	83,989
Total train mileage	6,493,317
Average number of persons employed	4,691

RATES OF FARE.

Average rate of fare per mile received for local tickets.	1.99 cents.
Average rate of fare per mile received for commutation tickets	1.24 "
Average rate of fare per mile received for mileage tickets	2.04 "
Average rate of fare per mile received for season tickets	0.57 "
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies	1.77 "

RATES OF FREIGHT.

Average rate per ton per mile received from freight way-billed local	2.73 cents.
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies . . . . .	.75 "

DESCRIPTION OF ROAD OWNED.

Main line of road from Boston to Fitchburg	50.00 miles.
Main line of road from Greenfield to Troy, N. Y., and Rotterdam	145.63 "
Main line of road from Ashburnham Junction to Bel- lows Falls	53.62 "
Main line of road in New Hampshire	42.81 "
Main line of road in New York	89.47 "
Main line of road in Vermont	6.49 "
Main line of road in Massachusetts	104.81 "
Double track on main line	98.51 "
Third track on main line	1.66 "
Branches owned by company:	
Ice track, Boston (double track)	0.68 "
Watertown Branch (double track)	6.60 "
Marlboro Branch (single track)	12.42 "
Peterboro & Shirley Branch (single track)	23.62 "
Worcester Division (single track)	36.00 "
Ashburnham Branch (single track)	2.59 "
Saratoga & Schuylerville Branch (single track)	25.52 "
Monadnock Branch (single track)	15.80 "
Total length of branches owned by company	123.23 miles.

Total length of branches owned by company in New Hampshire	23.23 miles.
Total length of branches owned by company in Massachusetts	74.48 "
Total length of branches owned by company in New York	25.52 "
Double track on branches	7.28 "
Total road belonging to this company	372.48 "
Sidings and other tracks not before enumerated	226.09 "
Same in New Hampshire	26.89 "
Total length of track owned, computed as single track	706.02 "
Same in New Hampshire	92.93 "
Total length of tracks laid with steel rails	706.02 "
(Weights per yard, 60, 72, 76 lbs.)	
<i>Roads and Branches belonging to other Companies, operated by this Company under lease or contract, the operations of which are included in this Return.</i>	
Vermont & Massachusetts R. R.	56.00 miles.
Turners Falls Branch	2.80 "
Troy & Bennington Branch	5.04 "
Brookline & Pepperell and Brookline R. R. of New Hampshire	14.00 "
Total length of above roads	77.84 miles.
Total length of above roads in New Hampshire	3.58 "
Total length of above roads in other states:	
Massachusetts	69.22 "
New York	5.04 "
Total miles of road operated by this company	450.32 "
Total miles of road operated by this company in New Hampshire	69.62 "
Number of stations in New Hampshire, on all roads operated by this company	19.00 "
Number of telegraph offices in same	11.00 "
Number of stations on all roads owned by this company	123.00 "
Same in New Hampshire	13.00 "

DESCRIPTION OF EQUIPMENT.

	Number owned.	Number leased.	Total number.	Number equipped with train brake.	Number equipped with driving-wheel brake.	Number equipped with patent coupler.
Passenger locomotives	79	7	86	85	31	27
Freight "	87	.....	87	82	87	1
Other "	31	.....	31	.....	31	.....
Total.....	197	7	204	167	149	28
Passenger cars.....	174	7	181	181	.....	181
Combination cars.....	34	.....	34	34	.....	34
Baggage, mail, and express cars.....	48	3	51	51	.....	51
Directors' and pay cars.....	2	.....	2	2	.....	2
Total.....	258	10	268	268	.....	268
Box freight cars (basis of 8 wheels).....	4,155	97	4,252	982	.....	1,054
Stock freight cars "	187	.....	187	67	.....	52
Coal freight cars "	680	.....	680	.....	.....	54
Flat freight cars "	826½	.....	826½	16	.....	477
Other freight cars "	75	.....	75	30	.....	.....
Total.....	5,923½	97	6,020½	1,095	.....	1,637
Gravel cars in company's service.....	125	.....	125	.....	.....	.....
Derrick cars "	21	.....	21	12	.....	2
Caboose cars "	96	.....	96	.....	.....	40
Other road cars "	4	.....	4	.....	.....	.....
Boarding cars	21	.....	21	.....	.....	4
Instruction car	1	.....	1	1	.....	1
Total.....	268	.....	268	13	.....	47

Number of cars in passenger equipment with 8 wheels fitted with brakes for all wheels, 266; number of cars in passenger equipment with 12 wheels fitted with brakes for all wheels, 2.

LIST OF ACCIDENTS.

	From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.					3	7
Employés		2		2	7	88
Others.....	2	1	2	1	27	43
Total.....	2	3	2	3	37	138

STATEMENT OF ACCIDENTS ON THE FITCHBURG RAILROAD IN THE
STATE OF NEW HAMPSHIRE FOR THE YEAR ENDING
JUNE 30, 1894.

February 11. At Troy, Sam Hall, seven years of age, deaf and dumb, run over and killed by light engine No. 236.

May 24. At West Rindge, G. J. William, walking on track, struck by No. 15, ankle sprained.

May 25. At Keene, H. C. Graffan, brakeman, while pulling pin, caught foot on rail and fell, breaking his knee cap.

July 4. At Troy, Charles Howard, lying across the tracks, was run over and killed.

July 23. At Bellows Falls, R. L. Holden, brakeman, while coupling cars, in Bellows Falls yard, got finger of right hand caught and split same.

GENERAL INFORMATION.

*Highway and Railroad Crossings in New Hampshire on
Miles of Road owned.*

Number of crossings on highways at grade . . .	64
" " over railroad . . .	9
" " under railroad . . .	10
Number of highway bridges 18 feet above track . . .	6
Number of highway bridges less than 18 feet above track . . .	3
Height of lowest bridge above the rails	17ft. 2in.
Number of crossings at which gates or flagman are maintained	2
Number of crossings at which electric signals are maintained	2
Number of crossings at which there are neither signals nor flagman	60
Number of railroad crossings under other railroads	1
Manchester and Keene Railroad, East of Keene.	

<i>Bridges and roads operated in New Hampshire.</i>	
Total length of pile and trestle bridging, Monadnock .	73.5
Total amount expended for repairs and renewals of bridges	\$1,836.47
Number of new ties laid in New Hampshire	24,642
Peterboro & Shirley Branch	5,058
Brookline Railroad	150
Cheshire Railroad	16,256
Monadnock Railroad	3,178
Tons of steel rails laid in New Hampshire	83 tons.
Side tracks laid in New Hampshire	1,384

NAME AND RESIDENCE OF OFFICERS.

H. S. Marcy, *President*; George A. Torrey, *General Counsel*; C. S. Anthony, *Auditor*; W. D. Ewing, *Superintendent*; A. S. Crane, *General Freight Agent*; J. R. Watson, *General Passenger Agent*; Daniel A. Gleason, *Treasurer*; Edmund D. Codman, *Clerk of Corporation*.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Henry S. Marcy, Boston, Mass.; David P. Kimball, Boston, Mass.; Wm. Seaward Webb, New York city; Robert Codman, Boston, Mass.; Charles T. Plunkett, North Adams; Francis Smith, Rockland, Me.; Rodney Wallace, Fitchburg, Mass.; Wm. H. Hollister, New York city; C. T. Crocker, Fitchburg, Mass.; Wm. A. Russell, Lawrence, Mass.; John Quincy Adams, Quincy, Mass.; George Heywood, Concord; and Edward C. Thayer, Keene, N. H.

PROPER ADDRESS OF THE COMPANY.

FITCHBURG RAILROAD COMPANY,

BOSTON, MASS.

H. S. MARCY,
President.

W. D. EWING,
Superintendent.

DAN. A. GLEASON,
Treasurer.

C. S. ANTHONY,
Auditor.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. September 11, 1894. Then personally appeared H. S. Marcy, W. D. Ewing, Daniel A. Gleason, and C. S. Anthony, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

EDMUND D. CODMAN,
Notary Public.

REPORT

OF THE

CONCORD & MONTREAL RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$2,390,191.21
Less operating expenses	1,614,374.32
Income from operation	\$775,816.89
Dividends on stocks owned	5,728.96
Miscellaneous income, less expenses	19,433.19
Total income	\$800,979.04
Deductions from income:	
Interest on funded debt accrued during year	\$200,513.33
Interest and discount on interest bearing current liabilities	42,132.95
Taxes	107,852.86
Rentals:	
Concord & Portsmouth R. R.	25,000.00
Suncook Valley R. R.	14,700.00
Pemigewasset Valley R. R.	32,259.00
New York, New Haven & Hartford R. R.	3,082.20
New Boston R. R. (6 months)	1,200.00
Total deductions from income	426,740.34
Net income	\$374,238.70
Dividends declared, 6 per cent.	360,000.00
Surplus for the year ending June 30, 1894	\$14,238.70
Balance profit and loss account June 30, 1893, surplus	507,658.59
Total profit and loss account, surplus	\$521,897.29
For sale of Summit House	26,000.00
Deduct	\$547,897.29

Balance Summit House account June 30, 1894	\$21,207.70	
Northern R. R., rent, July, 1887, to December, 1889	3,000.00	
Northern R. R., claim account, granite shipments	212.87	
Carl Mindt (failed)	782.72	
Commission on sale of bonds	26,250.00	
Balance Profile & Franconia Notch R. R. account to June 30, 1893	5,776.99	
Montreal & Boston Air Line account, supplies to June 30, 1893	1,111.19	
Claims account, Suncook fire, prior to June 30, 1893	2,024.77	
Claims, Boston & Maine R. R., prior to June 30, 1893	49,536.31	
		\$109,902.55
Balance profit and loss account June 30, 1894, surplus		\$437,994.74

EARNINGS FROM OPERATION.

Passenger revenue		\$941,108.98
Total passenger revenue		\$941,108.98
Mail		47,840.35
Express		42,150.00
Other items		7,974.57
Total passenger earnings		\$1,039,073.90
Total freight revenue	\$1,339,201.06	
Total freight earnings		1,339,201.06
Total passenger and freight earnings		\$2,378,274.96
Other earnings from operation:		
Rentals not otherwise provided for	\$11,916.25	
Total other earnings		11,916.25
Total gross earnings from operation		\$2,390,191.21

OPERATING EXPENSES.

Maintenance of way and structures:		
Repairs of roadway		\$153,109.79
Renewals of rails		30,655.60
Renewals of ties		93,784.19
Repairs of bridges and culverts		27,313.49
Repairs of fences, road crossings, signs, and cattle guards		10,721.62
Repairs of buildings		43,013.18

Repairs of docks and wharves	\$1,620.10
Other expenses	4,255.23
Total	\$364,473.20
Maintenance of equipment:	
Repairs and renewals of locomotives	\$67,580.85
Repairs and renewals of passenger cars	54,645.74
Repairs and renewals of freight cars	69,072.60
Shop machinery, tools, etc.	11,236.15
Other expenses	24,584.79
Total	\$227,120.13
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen	\$156,000.54
Fuel for locomotives	226,050.35
Water supplies for locomotives	10,344.86
All other supplies for locomotives	11,016.86
Wages of other trainmen	164,122.69
All other train supplies	14,940.58
Wages of switchmen, flagmen, and watchmen	49,110.98
Expense of telegraph, including train dispatchers and operators	19,923.53
Wages of station agents, clerks, and laborers	132,437.08
Station supplies	9,736.31
Car mileage—balances	41,608.02
Loss and damage	7,673.64
Injuries to persons	6,252.42
Total	\$849,217.86
General expenses:	
Salaries of officers	\$40,570.91
Salaries of clerks	47,161.19
Agencies, including salaries and rent	1,483.97
Advertising	14,986.79
Insurance	17,702.31
Legal expenses	20,819.36
Stationery and printing	18,695.82
Other general expenses	12,142.78
Total	\$173,563.13
Recapitulation of expenses:	
Maintenance of way and structures	\$364,473.20
Maintenance of equipment	227,120.13
Conducting transportation	849,217.86
General expenses	173,563.13
Grand total	\$1,614,374.32
Percentage of operating expenses to earnings:	.675

PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Bridging	\$12,526.20
Superstructure, including rails and new side tracks . .	12,988.46
Passenger and freight stations, wood-sheds, and water- stations	17,303.26
Total for construction	\$42,817.92
Locomotives (3)	\$21,845.00
Operating expenses	11,845.00
	10,000.00
Passenger, mail, and baggage cars (14)	\$68,932.65
Operating expenses	13,932.65
	55,000.00
Freight and other cars (100)	\$40,179.95
Operating expenses	10,179.95
	30,000.00
Other expenditures charged to property account:	
Steam heat for passenger cars	2,346.19
Total charges to property accounts	\$140,164.11
Net addition to property account for the year . .	\$140,164.11

GENERAL BALANCE SHEET.	
Cost of road	\$8,090,469.55
Cost of equipment	596,545.75
Bonds of South Eastern R. R.	40,000.00
Stock of sundry corporations	1,892,799.57
Other permanent investments	1,135,094.73
Total permanent investments	\$11,754,818.60
Cash	\$21,095.08
Bills receivable	61,859.93
Due from agents	25,682.06
Net traffic balance from other companies }	
Due from solvent companies and other individuals	200,000.00
Total cash and current assets	308,637.07
Other assets:	
Materials and supplies	288,802.03
Total	\$12,352,257.70
Capital stock:	
Class 1	\$800,000.00
" 2	540,400.00
" 3	459,600.00
" 4	4,184,700.00
Total capital stock	\$5,984,700.00
	\$5,984,700.00

Funded debt:		
B., C. & M. bonds, old	\$500.00	
B., C. & M. bonds, 6 per cent., 1893	400.00	
B., C. & M. bonds, 6 per cent., 1911	500,000.00	
C. & M. 4 per cent., 1920	5,000,000.00	
	<u>\$5,500,900.00</u>	\$5,500,900.00
Current liabilities:		
Loans and bills payable	\$275,000.00	
Audited vouchers and accounts	87,014.71	
Net traffic balances due to other companies and agents	7,407.59	
Dividends not called for	5,181.50	
Matured interest coupons unpaid	14,166.66	
Rentals due July 1	13,342.50	
	<u>402,112.96</u>	402,112.96
Accrued liabilities:		
Accrued taxes not yet due	\$26,550.00	
	<u>26,550.00</u>	26,550.00
Total accrued liabilities		437,994.74
Profit and loss balance		
Total		<u>\$12,352,257.70</u>

CAPITAL STOCK.

Capital stock authorized by charter	\$7,800,000.00	
Capital stock authorized by votes of company	6,000,000.00	
Capital stock issued (number of shares, 59,847); amount paid in		\$5,984,700.00
Total amount paid in as per books of the company		<u>\$5,984,700.00</u>
Total number of stockholders	1,913	
Number of stockholders in New Hampshire	1,174	
Amount of stock held in New Hampshire	\$4,840,000.00	

FUNDED DEBT.

Funded debt as follows:		
B., C. & M. bonds, old, rate of interest, 6 per cent.	\$500.00	
“ “ due 1893, rate of interest, 6 per cent.	400.00	
“ “ 1911, “ “	500,000.00	
Interest paid on same during the year	\$30,000.00	
C. & M. bonds, due 1920, rate of interest, 4 per cent.	5,000,000.00	
Interest paid on same during the year	\$165,280.00	
All of above secured by mortgage.		
Total amount of funded debt		<u>\$5,500,900.00</u>

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:

Number of passengers carried earning revenue	1,824,151	
Number of passengers carried one mile	48,033,266	
Average of distance carried	26.33	
Total passenger revenue		\$941,108.98
Average amount received from each passenger . . . . .		.51592
Average receipts per passenger per mile . . . . .		.01959
Passenger earnings per mile of road		2,311.31306
Passenger earnings per train mile		1.02911

Freight traffic:

Number of tons carried of freight earning revenue	2,085,216	
Number of tons carried one mile	97,296,488	
Average distance haul of one ton	46.66	
Total freight revenue		1,339,201.06
Average amount received for each ton of freight . . . . .		.64224
Average receipts per ton per mile . . . . .		.01376
Freight earnings per mile of road		2,978.92
Freight earnings per train mile		1.54285

Train mileage:

Miles run by passenger trains	1,009,679
Miles run by freight trains	728,547
Miles run by mixed trains	139,455
Total mileage trains earning revenue	1,877,681
Miles run by switching trains	565,494
Miles run by construction and other trains	90,935
Total train mileage	2,534,110

RATES OF FARE.

Average rate of fare per mile received for local tickets . . . . .	.01975 cents.
Average rate of fare per mile received for mileage tickets . . . . .	.02 "
Average rate of fare per mile received for season tickets . . . . .	.00766 "
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies . . . . .	.0189 "

RATES OF FREIGHT.

Average rate per ton per mile received from freight way-billed local . . . . .	.01606 cents.
Average rate per ton per mile received from freight way-billed jointly with other railroads and transportation companies . . . . .	.00907 "

DESCRIPTION OF ROAD OWNED.

Main line of road from Nashua to Groveton	181.00 miles.
Main line of road in New Hampshire	181.00 "
Double track on main line	34.53 "
Same in New Hampshire	34.53 "
Branches owned by company, viz.:	
Wing Road to Base Station (single track)	20.30 "
Hooksett to Suncook (single track)	2.50 "
Manchester to Henniker (single track)	25.71 "
Whitefield to Berlin (single track)	30.21 "
Lake Village to Alton Bay (single track)	17.25 "
Belmont Junction to Belmont (single track)	4.16 "
Pittsfield to Centre Barnstead (single track)	4.45 "
Nashua to North Acton (single track)	20.83 "
Bethlehem Junction to Profile House (single track)	9.24 "
Bethlehem Junction to Bethlehem (single track)	3.41 "

Total length of branches owned by company	138.06 miles.
Total length of branches owned by company in New Hampshire	121.80 "
Total length of branches owned by company in Massachusetts	16.26 "
Total road belonging to this company	319.06 "
One half of Manchester & Keene R. R., total length 29.59 miles, owned by this company.	
Kilkenny Lumber Co. R. R., 6.09 miles.	
Track of New York, New Haven & Hartford R. R., used from North Acton to Concord Junction, 4 miles	
Sidings and other tracks not before enumerated	127.36 "
Same in New Hampshire	124.72 "
Total length of track owned, computed as single track	480.95 "
Same in New Hampshire	464.69 "
Total length of tracks laid with steel rails	473.44 "
[Weights per yard, 50, 56, 60, 67, 72 lbs.]	

Roads and Branches belonging to other Companies, operated by this Company under lease or contract, the operations of which are included in this Return.

Concord & Portsmouth R. R.	47.50 miles.
Suncook Valley R. R.	17.37 "
Pemigewasset Valley R. R.	21.59 "
New Boston R. R.	5.19 "
Total length of above roads	91.65 miles.
Total length of above roads in New Hampshire	91.65 "
Total miles of road operated by this company	420.80 "
Total miles of road operated by this company in New Hampshire	400.54 "
Number of stations in New Hampshire, on all roads operated by this company	139.00 "
Number of telegraph offices in same	83.00 "
Number of stations on all roads owned by this company	115.00 "
Same in New Hampshire	106.00 "

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, lbs.	Average weight, lbs.	Number equipped with train brake.	Number equipped with driving- wheel brake.	Number equipped with patent coup- ler.
Passenger locomotives	53	53	184,300	124,559	53	4	.....
Freight "	29	29	183,150	145,467	6	22	.....
Other "	23	23	136,750	94,930	4	13	.....
Total.....	105	105	.....	.....	63	39	.....
Passenger cars.....	83	83	59,600	44,508	83	.....	83
Combination cars.....	23	23	53,560	38,365	22	.....	22
Baggage, mail, and express cars..	28	28	53,000	37,708	28	.....	28
Parlor cars.....	14	14	74,700	68,950	14	.....	14
Directors' and pay cars.....	1	1	.....	.....	1	.....	1
Other cars.....	5	5	34,000	26,500	5	.....	5
Total.....	154	154	.....	.....	153	.....	153
Box freight cars (basis of 8 wheels)	664	664	24,900	20,421	.....	.....	385
Stock freight cars "	16	16	27,000	24,204	.....	.....	5
Coal freight cars "	356	356	23,900	20,648	.....	.....	347
Flat freight cars "	1,171	1,171	21,900	17,486	.....	.....	513
Other freight cars "	193	193	34,100	21,609	.....	.....	6
Total.....	2,400	2,400	.....	.....	.....	.....	1,260
Gravel cars in company's service.	29	29	.....	.....	.....	.....	.....
Derrick cars "	6	6	.....	.....	.....	.....	.....
Caboose cars "	34	34	.....	.....	.....	.....	.....
Other road cars "	35	35	.....	.....	.....	.....	.....
Total.....	104	104	.....	.....	.....	.....	.....

Number of cars in passenger equipment with 8 wheels fitted with brakes for all wheels, 154.

LIST OF ACCIDENTS.

	From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....						
Employés.....	4		4		4	
Others.....	3		3		3	

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

Man found on track. Evidently walking upon track and struck by engine.

Man walked upon track just in front of passenger train.

Body of man found on track. Had evidently been drinking.

Brakeman found under cars dead. Either missed his footing or train broke apart, although upon examination of cars no defects were visible. It is thought that cars coming in contact with the body caused them to leave the track.

A fireman (not on duty) was run over by freight train in Concord yard, either in attempting to crawl under cars or in trying to go between cars while in motion.

A watchman fell across track at Lakeport in front of engine and was run over and killed.

A freight conductor fell upon the track at Concord, was run over, and killed.

GENERAL INFORMATION.

*Highway and Railroad Crossings in New Hampshire on
Miles of Road owned.*

Number of crossings on highways at grade . . .	220
" " over railroad . . .	31
" " under railroad . . .	13
Number of highway bridges 18 feet above track . . .	11
Number of highway bridges less than 18 feet above track . . .	20
Number of crossings at which gates or flagman are maintained . . .	17
Number of crossings at which there are neither signals nor flagman . . .	203

Number of railroad crossings at grade:	
Boston & Maine R. R., southern division, Nashua . .	
Boston & Maine R. R., Worcester, Nashua & Portland division, Nashua	6
Maine Central R. R., Scott's Junction.	
" " Whitefield.	
" " Jefferson.	
" " Lancaster.	

New bridges of over ten feet span built within the year on roads operated in New Hampshire (including those replacing old structures and those built where none before existed.)

Location.	To Replace.	Description.	Length of spans and number of tracks.	Cost.
Pike's Station.....	Lattice	Plate girder.....	51 ft., single....	\$3,316.23
East Tilton	Trestle	Pratt Truss deck	126 ft., single...	7,139.31
Ashland.....	Arch truss...	Stone culvert....	10 ft., single....	1,991.32
New Hampton.....	.....	New masonry.....	.....	529.38
Laconia.....	Lattice	Plate girder	See foot note.	2,989.77
Laconia.....	Lattice	Plate girder	" "	1,851.20
Littleton.....	Lattice	Howe truss	133 ft., single...	5,339.30
West Epping.....	Combination .	Howe truss	54 ft., 54 in., sing.	2,728.23
East Concord.....	.....	New masonry....	.....	367.65

The dimensions of the spans of these bridges are as follows: First, 39 ft. 4 in., 39 ft. 4 in., 46 ft. 6 in., 41 ft. 3 in., 39 ft. 4 in., 38 ft. 3 in.: second, 31 ft. 9 in., 38 ft., 9 in., 38 ft. 9 in., 38 ft. 9 in., 38 ft. 9 in., 38 ft. 9 in.

<i>Bridges on roads operated in New Hampshire.</i>	
Total length of pile and trestle bridging	5,060 feet.
Bridges abolished during the year:	
Arch culvert in place of lattice bridge at Ashland . .	
Pipe culverts put in place of several stringer bridges.	
Bridges extensively repaired during the year:	
New flooring on bridges Nos. 273 and 408, Little River.	
Twin Mountain and Ammonoosuc River.	
New draw on Bay bridge, Concord & Portsmouth R. R.	
Chandler street bridge, Concord, rebuilt.	
Total amount expended for repairs and renewals of bridges	\$39,839.69

Number of new ties laid in New Hampshire :	
Concord & Montreal R. R.	114,943
Nashua, Acton & Boston R. R.	8,170
Concord & Portsmouth R. R.	20,274
Manchester & North Weare R. R.	7,093
New Boston R. R.	850
Tilton & Belmont R. R.	1,743
Lake Shore R. R.	2,169
Pemigewasset Valley R. R.	12,406
Whitefield & Jefferson R. R.	11,674
Kilkenny R. R.	4,769
Suncook Valley R. R.	4,222
Profile & Franconia Notch R. R.	5,956
Tons of steel rails laid in New Hampshire	1,328 194,269
Miles of iron track replaced by steel in New Hampshire:	
Manchester & North Weare R. R.	2.99
Suncook Valley R. R. . . . .	.22
Kilkenny R. R., track taken up, 8.34.	
Wing Road to Base Station	3.16
Side tracks laid in New Hampshire	27,350 feet.
BUILDINGS.	
New stations have been erected as follows:	
North Woodstock.	
Severance's.	
Sugar Hill.	
East Manchester.	
Wing Road.	
Lancaster.	
Dalton.	
Raymond.	

NAME AND RESIDENCE OF OFFICERS.

Frederick Smyth, *President*, Manchester, N. H.; D. C. Prescott, *General Superintendent and Traffic Manager*, Concord, N. H.; F. S. Streeter, *General Counsel*, Concord, N. H.; W. G. Bean, *Superintendent of So. Division*, Concord, N. H.; G. E. Cummings, *Superintendent of No. Division*, Woodsville, N. H.; D. C. Prescott, *General Freight Agent*, Concord, N. H.; F. E. Brown, *General Passenger Agent*, Concord, N. H.; John F. Webster, *Treasurer*, Concord, N. H.; F. S. Streeter, *Clerk of Corporation*, Concord, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Frederick Smyth, Manchester, N. H.; Benjamin A. Kimball, Concord, N. H.; John H. Pearson, Concord, N. H.; Walter M. Parker, Manchester, N. H.; John A. White, Concord, N. H.; Alpha J. Pillsbury, Tilton, N. H.; Charles E. Tilton, Tilton, N. H.; Samuel S. Kimball, Concord, N. H.; Charles E. Morrison, Boston, Mass.; Lewis C. Pattee, Winchester, Mass.; Charles A. Busiel, Laconia, N. H.; Noah S. Clark, Manchester, N. H.; Hiram N. Turner, St. Johnsbury, Vt.

PROPER ADDRESS OF THE COMPANY.

THE CONCORD & MONTREAL RAILROAD.

CONCORD, N. H.

FREDERICK SMYTH,
President.

JOHN F. WEBSTER,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. November 19, 1894. Then personally appeared Frederick Smyth and John F. Webster and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

H. M. PUTNEY,
Justice of the Peace.

REPORT

OF THE

SUNCOOK VALLEY RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Income from lease of road	\$14,700.00
Total income	\$14,700.00
Salaries and maintenance of organization	237.08
Net income	\$14,462.92
Dividends declared, 6 per cent.	14,400.00
Surplus for year ending June 30, 1894,	\$62.92
Balance profit and loss account June 30, 1893, surplus .	275.44
Balance profit and loss account June 30, 1894, surplus	\$338.36
GENERAL BALANCE SHEET.	
Cost of road	\$348,199.19
Cash	2,535.17
Total	\$350,734.36
Capital stock	\$341,700.00
Contribution	8,696.00
Profit and loss balance	338.36
Total	\$350,734.36

CAPITAL STOCK.	
Capital stock authorized by charter	\$500,000.00
Capital stock authorized by votes of company	341,700.00
Capital stock issued (number of shares, 3,471); amount paid in	\$341,700.00
Total amount paid in as per books of the company	\$341,700.00
Total number of stockholders	133
Number of stockholders in New Hampshire	129
Amount of stock held in New Hampshire,	\$332,200.00
Non-dividend paying stock included in above,	98,700.00
DESCRIPTION OF ROAD OWNED.	
Main line of road from Suncook to Pittsfield	17.37 miles.
Main line of road in New Hampshire	17.37 "
Total road belonging to this company	17.37 "
Sidings and other tracks not before enumerated	3.65 "
Same in New Hampshire	3.65 "
Total length of track owned, computed as single track	21.02 "
Same in New Hampshire	21.02 "
Total length of tracks laid with steel rails	12.53 "
(Weights per yard, 60 lbs.)	
Number of stations on all roads owned by this company	6
Same in New Hampshire	6

NAME AND RESIDENCE OF OFFICERS.

Hiram A. Tuttle, *President*, Pittsfield, N. H.; James A. Weston, *Treasurer*, Manchester, N. H.; Nathan P. Hunt, *Clerk of Corporation*, Manchester, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Hiram A. Tuttle, Pittsfield, N. H.; Reuben L. French, Pittsfield, N. H.; Charles H. Carpenter, Chichester, N. H.; William F. Head, Hooksett, N. H.; Frederick Smyth, Manchester, N. H.; John C. French, Manchester, N. H.; George E. Kent, Pittsfield, N. H.

PROPER ADDRESS OF THE COMPANY.

SUNCOOK VALLEY RAILROAD.

JAMES A. WESTON, *Treasurer*.

MANCHESTER, N. H.

HIRAM A. TUTTLE,
President.

JAMES A. WESTON,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS. November 19, 1894. Then personally appeared Hiram A. Tuttle and James A. Weston, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

EDWIN H. CARPENTER,
Justice of the Peace.

REPORT

OF THE

PEMIGEWASSET VALLEY RAILROAD COMPANY.*

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Income from lease of road	\$31,644.00	
Miscellaneous income, less expense	300.00	
Total income	\$31,944.00	
Salaries and maintenance of organization	\$257.92	
Total deductions	257.92	
Net income	\$31,686.08	
Dividends declared, 6 per cent., August 1, 1893, and February 1, 1894, 3 per cent. each, paid by the Concord & Montreal Railroad, to stockholders of Pemigewasset Valley Railroad	31,644.00	
Surplus for year ending June 30, 1894	\$42.08	
Balance profit and loss account June 30, 1893, surplus	244.66	
Total profit and loss account, surplus	\$286.74	
Balance profit and loss account June 30, 1894, surplus	\$286.74	
GENERAL BALANCE SHEET.		
Cost of road	\$441,455.82	
Cost of equipment	91,842.14	
Total permanent investment	\$533,297.96	

* The Pemigewasset Valley Railroad was leased to the Boston, Concord & Montreal Railroad for the term of 100 years from February 1, 1882, and the Boston, Concord & Montreal Railroad afterward united with the Concord Railroad, forming the Concord & Montreal Railroad, which corporation now operates the Pemigewasset Valley Railroad under the original lease, and all information called for, on pages 3, 4, 6, 7, 8, 9, 14, 15, 19, 20, 21, 22, and 23, will be found in the report of the Concord & Montreal Railroad.

Cash for stock issued	\$533,700.00	
Less cost of road and equipment	533,297.96	
	<u>\$402.04</u>	
Other cash assets, balance of income for organization	286.74	
Total cash and current assets		\$688.78
Total		<u>\$533,986.74</u>
Capital stock:		
Common	\$533,700.00	
Total capital stock		\$533,700.00
Profit and loss balance		286.74
Total		<u>\$533,986.74</u>

CAPITAL STOCK.

Capital stock authorized by charter	\$2,000,000.00	
Capital stock authorized by votes of company	533,700.00	
Capital stock issued (number of shares, 5,337); amount paid in		\$533,700.00
Total amount paid in as per books of the company		\$533,700.00
Total number of stockholders	178	
Number of stockholders in New Hampshire	128	
Amount of stock held in New Hampshire	\$383,000.00	

DESCRIPTION OF ROAD OWNED.

Main line of road from Plymouth to Franconia and branch	75 miles.
Main line of road in New Hampshire	75 "
Single track on main line	20.057 "
Same in New Hampshire	20.057 "
Total road belonging to this company	20.057 "
Sidings and other tracks not before enumerated . . . . .	.370 "
Same in New Hampshire . . . . .	.370 "
[Weights per yard, 56 lbs.]	
Number of stations on all roads operated by this company	8
Same in New Hampshire	8

NAME AND RESIDENCE OF OFFICERS.

Benjamin A. Kimball, *President*, Concord, N. H.; Edward D. Harlow, *Treasurer*, 35 Congress St., Boston, Mass.; George H. Adams, *Clerk of Corporation*, Plymouth, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Benjamin A. Kimball, Concord, N. H.; Daniel Saunders, Lawrence, Mass.; Joseph W. Campbell, Woodstock, N. H.; John C. French, Manchester, N. H.; Henry Chandler, Manchester, N. H.; John J. Cillely, South Deerfield, N. H.; George W. Hills, Lawrence, Mass.; James A. Weston, Manchester, N. H.; Charles H. Bowles, Plymouth, N. H.

PROPER ADDRESS OF THE COMPANY.

PEMIGEWASSET VALLEY RAILROAD,

Treasurer's Office, 35 CONGRESS ST., BOSTON, MASS.

EDWARD D. HARLOW,
Treasurer.

STATE OF MASSACHUSETTS.

SUFFOLK ss. Boston, September 12, 1894. Then personally appeared Edward D. Harlow, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

HERBERT N. SMITH,
Notary Public.

REPORT

OF THE

CONCORD & PORTSMOUTH RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Income from lease of road	\$25,000.00
Total income	\$25,000.00
Salaries and maintenance of organization	\$350.00
Other deductions	11.50
Total deductions	361.50
Net income	\$24,638.50
Dividends declared, 7 per cent.	24,500.00
Surplus for the year ending June 30, 1894	138.50
Balance profit and loss account June 30, 1893, surplus	2,837.26
Total profit and loss account, surplus	\$2,975.76
Balance profit and loss account, June 30, 1894, surplus	\$2,975.76
GENERAL BALANCE SHEET.	
Cost of road	\$350,000.00
Cash	2,975.76
Total	352,975.76
Capital stock:	
Common	\$350,000.00
Profit and loss balance	2,975.76
Total	\$352,975.76

CAPITAL STOCK.	
Capital stock authorized by charter . . .	\$500,000.00
Capital stock authorized by votes of company . . .	350,000.00
Capital stock issued (number of shares, 3,500.)	
Total amount paid in as per books of the company	\$350,000.00
Total number of stockholders . . .	217
Number of stockholders in New Hampshire . . .	187
Amount of stock held in New Hampshire	\$320,200.00

NAME AND RESIDENCE OF OFFICERS.

John J. Pickering, *President*, Portsmouth, N. H.; W. Byron Stearns, *Treasurer*, Manchester, N. H.; Wallace Hackett, *Clerk of Corporation*, Portsmouth, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

John J. Pickering, Portsmouth, N. H.; Wallace Hackett, Portsmouth, N. H.; Moody Currier, Manchester, N. H.; Walter M. Parker, Manchester, N. H.; William A. Pierce, Greenland, N. H.; Joseph B. Walker, Concord, N. H.; Samuel C. Eastman, Concord, N. H.

PROPER ADDRESS OF COMPANY.

CONCORD & PORTSMOUTH RAILROAD.

MANCHESTER, N. H.

JOHN J. PICKERING,
President.
W. BYRON STEARNS,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS. December 3, 1894. Then personally appeared W. Byron Stearns, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

H. M. PUTNEY,
Justice of the Peace.

REPORT

OF THE

MOUNT WASHINGTON RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Gross earnings from operation	\$12,356.70	
Less operating expenses	14,233.88	
Deficit from operation		\$1,877.18
Interest on funds in bank	\$97.21	
Miscellaneous income, less expenses	695.00	
Income from other sources		792.21
Total deficit		\$1,084.97
Add to deficit:		
Taxes		2,280.69
Deficit for the year ending June 30, 1894		\$3,365.66
Balance profit and loss account June 30, 1893, surplus		17,799.84
Total profit and loss account, surplus		\$14,434.18
Balance profit and loss account June 30, 1894, surplus		\$14,434.18
EARNINGS FROM OPERATION.		
Passenger revenue	\$12,356.70	
Total passenger revenue		\$12,356.70
Total passenger earnings		\$12,356.70
Total passenger and freight earnings		\$12,356.70
Other sources		695.00
Total gross earnings from operation		\$13,051.70

OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$2,607.16
Maintenance of equipment	\$5,324.42
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen .	\$1,346.75
Fuel for locomotives	1,083.40
Wages of other trainmen	337.50
All other train supplies	150.91
Wages of switchmen, flagmen, and watchmen . .	212.00
Expense of telegraph, including train dispatchers and operators	143.00
Wages of station agents, clerks, and laborers . .	25.00
Freight on supplies	384.89
Housekeeper and cook	180.75
Provisions for employes	876.04
Total	\$4,740.24
General expenses:	
Salaries of officers	\$1,050.00
Salaries of clerks	100.00
Insurance	234.00
Legal expenses	100.76
Stationery and printing	53.95
Other general expenses	23.35
Total	\$1,562.06
Recapitulation of expenses:	
Maintenance of way and structures	\$2,607.16
Maintenance of equipment	5,324.42
Conducting transportation	4,740.24
General expenses	1,562.06
Grand total	\$14,233.88
Percentage of operating expenses to earnings . .	109.06

GENERAL BALANCE SHEET.	
Cost of road and equipment	\$139,500.00
Total permanent investments	\$139,500.00
Cash	\$4,434.18
Total cash and current assets	4,434.18
Total	\$143,934.18

Capital stock:	
Common	\$129,500.00
Total capital stock	\$129,500.00
Profit and loss balance	14,434.18
Total	\$143,934.18

CAPITAL STOCK.

Capital stock authorized by charter:	
Capital stock authorized by votes of company	\$211,500.00
Capital stock issued (number of shares 1,295) amount paid in	\$129,500.00
Total amount paid in as per books of the company	\$129,500.00
Total number of stockholders	41
Number of stockholders in New Hampshire	25
Amount of stock held in New Hampshire	\$81,600

PASSENGER, FREIGHT, AND TRAIN MILEAGE.

Passenger traffic:	
Number of passengers carried earning revenue	3,779
Number of passengers carried one mile	23,833
Average distance carried	6.306
Total passenger revenue	\$12,356.70
Average amount received from each passenger	3.27
Average receipts per passenger per mile	98.01
Passenger earnings per mile of road	3,707.00
Average number of persons employed	25 to 30

DESCRIPTION OF ROAD OWNED.

Main line of road from base to summit of Mount Washington	3.333 miles.
Main line of road in New Hampshire, same	3.333 "
Total road belonging to this company	3.333 "
Total miles of road operated by this company	3.333 "
Total miles of road operated by this company in New Hampshire	3.333 "
Number of stations on all roads owned by this company	2
Same in New Hampshire	2

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, tons.	Average weight, tons.	Number equipped with train brake.
Passenger locomotives	7	7	12	12	7
Total.....	7	7	.....	.....	.....
Passenger cars.....	7	7	3	2 $\frac{3}{4}$	.....
Baggage, mail, and express cars.....	1	1	$\frac{1}{4}$	$\frac{1}{4}$	.....
Total.....	8	8	.....	.....	.....
Flat freight cars.....	2	2	1 $\frac{1}{2}$	1 $\frac{1}{2}$	.....
Total.....	2	2	.....	.....	.....

NAME AND RESIDENCE OF OFFICERS.

John H. Pearson, *President*, Concord, N. H.; D. C. Prescott, *General Superintendent*, Concord, N. H.; John Horne, *Superintendent*, Lakeport, N. H.; F. E. Brown, *General Passenger Agent*, Concord, N. H.; Edward D. Harlow, *Treasurer*, 35 Congress St., Boston; F. E. Brown, *Clerk of Corporation*, Concord, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

John H. Pearson, Concord, N. H.; Frederick Smyth, Manchester, N. H.; John W. Sanborn, Wakefield, N. H.; Nathaniel White, Jr., Concord, N. H.; John P. George, Concord, N. H.; George A. Fernald, Boston; John M. Mitchell, Concord, N. H.

PROPER ADDRESS OF THE COMPANY.

MOUNT WASHINGTON RAILWAY COMPANY.

President's Office, CONCORD, N. H.

Treasurer's and Transfer Office, 35 CONGRESS ST., BOSTON.

EDWARD D. HARLOW,
Treasurer.

STATE OF MASSACHUSETTS.

SUFFOLK ss. Boston, September 24, 1894. Then personally appeared Edward D. Harlow, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

HERBERT N. SMITH,
Justice of the Peace.

REPORT

OF THE

MAINE CENTRAL RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.		
Gross earnings from operation . . .	\$4,655,585.36	
Less operating expenses . . .	2,928,156.76	
Income from operation . . .		\$1,727,428.60
Interest on bonds owned:		
Penobscot Shore Line Railway . . .	\$6,572.23	
Maine Central R. R. . . .	35.00	
Dividends on stock owned:		
Portland & Rochester R. R. . . .	282.00	
Portland & Ogdensburg Railway . . .	3,963.60	
Dexter & Piscataquis R. R. . . .	850.00	
Knox & Lincoln Railway . . .	10,000.00	
St. John Bridge & Extension Co. . .	1,000.00	
Miscellaneous income, less expenses . .	11,801.90	
Income from other sources . . .		34,504.73
Total income . . .		\$1,761,933.33
Deductions from income:		
Interest on funded debt accrued during year . . .	\$641,947.10	
Interest and discount on interest bearing current liabilities . . .	32,618.17	
Taxes . . .	110,825.90	
Rentals:		
European & No. American Ry. . .	\$174,166.00	
Belfast & Moosehead Lake . . .	36,000.00	
Dexter & Newport R. R. . . .	18,000.00	
Eastern Maine R. R. . . .	9,500.00	
Portland & Ogdensburg Ry. . .	202,301.97	
Dexter & Piscataquis R. R. . . .	13,350.00	

Upper Coös R. R.	\$60,970.00	
Hereford Ry.	64,500.00	
Knox & Lincoln Ry.	68,418.19	
	<u>\$647,206.16</u>	
Total deductions from income		\$1,432,597.33
Net income		\$329,336.00
Dividends declared, 6 per cent. on common stock		298,501.50
Surplus for the year ending June 30, 1894		\$80,834.50
Balance profit and loss account June 30, 1893, surplus		711,009.03
Total profit and loss account, surplus		\$741,843.53
Premium on bonds sold	\$19,192.80	
Premium on stock sold	850.00	
Interest on sinking funds	11,462.27	
Sundry accounts	98.46	
Total	<u>\$31,603.53</u>	
Discount and commissions on bonds sold	\$134,751.70	
Premium on bonds purchased	9,544.09	
Refunded on wild lands sold	4,762.04	
Settlement of damage by fire in previous years	50,594.26	
Accounts of previous years	6,240.88	
Transferred to bridge fund	60,000.00	
Transferred to injury fund	10,000.00	
	<u>\$275,892.97</u>	244,289.44
Balance profit and loss account June 30, 1894, surplus		\$497,554.09
EARNINGS FROM OPERATION.		
Passenger revenue		\$1,856,829.33
Total passenger revenue		\$1,856,829.33
Mail		171,755.70
Express		74,200.00
Extra baggage and storage		17,319.73
Total passenger earnings		\$2,120,104.76
Freight revenue		\$2,511,101.45
Total freight revenue		\$2,511,101.45
Total freight earnings		\$2,511,101.45
Total passenger and freight earnings		\$4,631,206.21

Other earnings from operation:	
Rents from tracks, yards, and terminals	\$24,379.15
Total other earnings	\$24,379.15
Total gross earnings from operation	\$4,655,585.36
OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$452,343.54
Renewals of rails	73,164.72
Renewals of ties	103,021.98
Repairs of bridges and culverts	41,239.32
Repairs of fences, road crossings, signs, and cattle guards	40,374.34
Repairs of buildings	91,144.66
Repairs of docks and wharves	3,137.86
Other expenses	1,625.92
Total	\$806,052.34
Maintenance of equipment:	
Repairs and renewals of locomotives	\$161,960.77
Repairs and renewals of passenger cars	120,431.73
Repairs and renewals of freight cars	132,849.28
Shop machinery, tools, etc.	11,907.36
Total	\$427,149.14
Conducting transportation:	
Wages of engineers, firemen, and roundhousemen	\$258,021.17
Fuel for locomotives	382,212.92
Water supplies for locomotives	17,469.80
All other supplies for locomotives	15,702.38
Wages of other trainmen	179,355.64
All other train supplies	41,378.30
Wages of switchmen, flagmen, and watchmen	109,361.81
Expense of telegraph, including train despatchers and operators	53,440.11
Wages of station agents, clerks, and laborers	204,870.34
Station supplies	64,054.40
Car mileage—balances	99,721.49
Loss and damage	17,371.28
Injuries to persons	22,465.64
Steamboats, expenses of, including wages, fuel, and supplies	41,369.10
Other expenses	12,502.86
Total	\$1,519,295.24
General expenses:	
Salaries of officers	\$82,593.65
Salaries of clerks	
General office expenses and supplies	13,066.76
Agencies, including salaries and rent	213.84

Advertising	\$20,705.67
Commissions	4,268.46
Insurance	12,950.00
Legal expenses	12,974.70
Stationery and printing	28,823.82
Other general expenses	63.14
Total	\$175,660.04
Recapitulation of expenses:	
Maintenance of way and structures	\$806,052.34
Maintenance of equipment	427,149.14
Conducting transportation	1,519,295.24
General expenses	175,660.04
Grand total	\$2,928,156.76
Percentage of operating expenses to earnings	62 9-10

PROPERTY ACCOUNTS: CHARGES AND CREDITS
DURING THE YEAR.

Grading and masonry	\$18,742.23
Superstructure, including rails	31,522.16
Lands, land damages, and fences	686.35
Passenger and freight stations, wood-sheds, and water-stations	3,234.23
Machine shops	5,950.00
Total for construction	\$60,134.97
Total charges to property account	\$60,134.97
Net addition to property account for the year	\$60,134.97

GENERAL BALANCE SHEET.

Cost of road	\$12,036,154.55
Cost of equipment	2,119,801.36
Bonds of Maine Central R. R. Co.	5,500.00
Stock of Portland & Rochester R. R.	4,700.00
“ Portland & Ogdensburg Ry.	79,272.00
“ Knox & Lincoln Ry.	200,000.00
“ St. John Bridge & Extension Co.	20,000.00
“ Portland, Mt. Desert & Machias Steamboat Co.	121,000.00
“ Portland Union Ry. Station Co.	25,000.00
“ Sebasticook & Moosehead R. R. Co.	8,000.00
“ Northern Maine R. R. Co.	27,503.97

Stock of Phillips & Rangeley R. R. Co.	\$25,000.00	
Other investments, see foot note	7,896,250.64	
Total permanent investments		\$22,568,182.52
Cash	\$324,190.52	
Bills receivable	120,000.00	
Due from agents	82,894.71	
Net traffic balance from other companies	84,594.11	
Due from solvent companies and other individuals	128,852.61	
Other cash assets	16,520.00	
Total cash and current assets		757,051.95
Other assets:		
Materials and supplies	\$614,249.83	
Sinking fund	267,118.98	
Total other assets		881,368.86
Total		\$24,206,603.33
Capital stock:		
Common	\$4,975,300.00	
Unissued	8,200.00	
Total capital stock		\$4,983,500.00
Funded debt		17,178,200.00
Current liabilities:		
Loans and bills payable	\$773,000.00	
Audited vouchers and accounts	175,270.37	
Wages and salaries	132,111.29	
Dividends not called for	10,012.05	
Matured interest coupons unpaid (including coupons due July 1)	126,114.25	
Injury fund	50,000.00	
Total current liabilities		1,266,507.96
Accrued liabilities:		
Accrued rentals not yet due	\$114,057.47	
Accrued interest not yet due	132,191.81	
Maine Central interest scrip	8,292.00	
Maine Central stock scrip	1,300.00	
Androscoggin & Kennebec R. R. Co., stock bonds	11,000.00	
City of Bangor, loan to E. & N. A. Ry.	14,000.00	
Total accrued liabilities		280,841.28
Profit and loss balance		497,554.09
Total		\$24,206,603.33

Androscoggin R. R. lease, \$768,333.33; European & North American Ry. lease, \$1,016,636.57; Portland & Ogdensburg Ry. lease, \$1,008,739.70; Portland & Ogdensburg Ry. improvement, \$607,917.83; Portland & Ogdensburg Ry. extension, \$483,926.62; Dexter & Piscataquis R. R. lease, \$224,002.44; Upper Coos R. R. lease, \$423,435.47; Upper Coos R. R. extension, \$714,548.97; Hereford Ry. lease, \$879,668.04; Knox & Lincoln Ry. lease, \$1,769,041.67.—Total, \$7,896,250.64.

MAINE CENTRAL R. R. Co.—FUNDED DEBT.

CLASS OF BONDS.	Amount.	Due.	Rate of interest per ct.	Amount of interest paid.	Remarks.
Androscoggin & Kennebec bonds.....	\$2,400	Sept. 1, 1891.....	6	\$93.50	Secured by mortgage,
City of Bath loan to And. R. R.....	500	April 1, 1893.....	6	90.00	" "
Portland & Kennebec consols.....	999,600	April 1, 1895.....	6	70,265.00	" "
Leeds and Farmington bonds.....	633,000	July 1, 1896.....	6	38,055.00	" "
Maine Central 7½ per cent. bonds.....	756,800	July 1, 1898.....	7	53,004.00	" "
" " extension bonds.....	496,500	Oct. 1, 1900.....	6	29,790.00	" "
" " consols.....	3,923,900	April 1, 1912.....	7	275,067.50	" "
" " ".....	269,500	April 1, 1912.....	5	13,367.50	" "
" " ".....	1,524,000	April 1, 1912.....	4½	68,242.50	" "
" " ".....	238,000	April 1, 1912.....	4	2,240.00	" "
" " coll. trust bonds.....	674,000	June 1, 1923.....	5	33,825.00	" "
Maine Shore Line bonds.....	76,000	June 1, 1923.....	6	2,730.00	" "
M. C. sinking fund bonds.....	600,000	Feb. 1, 1905.....	6	36,000.00	Not secured by mortgage.
" improvement bonds.....	450,000	July 1, 1916 and 1917.....	4½	20,205.00	" "
	\$10,644,200			\$642,974.50	

BONDS OF LEASED LINES GUARANTEED BY M. C. R. R.

Portland & Ogdensburg R. R.....	\$800,000	July 1, 1900.....	6	\$47,883.00	Secured by mortgage.
" " ".....	1,319,000	Nov. 1, 1908.....	5	65,525.00	" "
Dexter & Piscataquis R. R.....	175,000	July 1, 1927.....	4	7,000.00	" "
Hereford Ry.....	800,000	May 1, 1930.....	4	31,960.00	" "
Upper Coos R. R.....	350,000	May 1, 1930.....	4	13,840.00	" "
" " ".....	568,000	May 1, 1930.....	4½	24,997.50	" "
Penobscot Shore Line Ry.....	1,300,000	Aug. 1, 1920.....	4	59,260.00	" "
Knox & Lincoln Ry.....	224,000	July 1, 1921.....	5	4,725.00	" "
M. C. R. R. and E. & N. A. Ry. bonds.....	1,000,000	Jan. 1, 1923.....	4	.....
	\$6,534,000			\$256,100.50	
	\$17,178,200			\$899,075.00	

CAPITAL STOCK.	
Capital stock authorized by charter	\$10,000,000.00
Capital stock authorized by votes of company	4,976,600.00
Capital stock issued (number of shares, 49,753); amount paid in	\$4,975,300.00
Capital stock paid in on shares not issued (number shares, 13)	1,300.00
Total amount paid in as per books of the company	\$4,976,600.00
Total number of stockholders	786
Number of stockholders in New Hampshire	38
Amount of stock held in New Hampshire	\$52,500.00
FUNDED DEBT.	
Total amount of funded debt	\$17,178,200.00
PASSENGER, FREIGHT, AND TRAIN MILEAGE.	
Passenger traffic:	
Number of passengers carried earning revenue	2,167,063
Number of passengers carried one mile	82,380,482
Average of distance carried	38.01
Total passenger revenue	\$1,856,829.33
Average amount received from each passenger . . . . .	.85684
Average receipts per passenger per mile . . . . .	.02254
Passenger earnings per mile of road	2,605.31946
Passenger earnings per train mile	1.25716
Freight traffic:	
Number of tons carried of freight earning revenue	2,170,538
Number of tons carried one mile	173,184,921
Average distance haul of one ton	79.79
Total freight revenue	\$2,511,101.45
Average amount received for each ton of freight	1.1569
Average receipts per ton per mile . . . . .	.01450
Freight earnings per mile of road	3,085.80103
Freight earnings per train mile	1.77404
Train mileage:	
Miles run by passenger trains	1,686,426
Miles run by freight trains	1,415,467
Total mileage trains earning revenue	3,101,893
Miles run by switching trains	1,016,423
Miles run by construction and other trains	226,751
Total train mileage	4,345,067

DESCRIPTION OF ROAD OWNED.

Main line of road from Portland to Bangor	136.60 miles.
Main line of road from Brunswick to Bath	8.90 "
Main line of road from Cumberland to Skowhegan . .	91.20 "
Main line of road from Leeds Junction to Farmington	36.40 "
Main line of road from Penobscot Junction to Mount Desert Ferry	41.13 "
Double track on main line	22.60 "
Total road belonging to this company	314.23 "
Sidings and other tracks not before enumerated . . .	118.42 "
Total length of track owned, computed as single track	432.65 "

Roads and Branches belonging to other Companies, operated by this Company under lease or contract, the operations of which are included in this Return.

European & North American Ry.	120.34 miles.
Portland & Ogdensburg Ry.	109.10 "
Androscoggin R. R.	31.00 "
Belfast & Moosehead Lake R. R.	33.13 "
Dexter & Newport R. R.	14.23 "
Dexter & Piscataquis R. R.	16.54 "
Knox & Lincoln Ry.	48.39 "
Upper Coös R. R.	55.00 "
Hereford Ry.	53.00 "
Eastern Maine R. R.	18.80 "
Total length of above roads	499.53 miles.
Total length of above roads in New Hampshire . .	99.15 "
" " " Maine	333.53 "
" " " Vermont	13.85 "
" " " Canada	53.00 "
Total miles of road operated by this company . .	813.76 "
Total miles of road operated by this company in New Hampshire	99.15 "
Number of stations in New Hampshire, on all roads operated by this company	23.00 "
Number of telegraph offices in same	21.00 "
Number of stations on all roads owned by this company	83

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, tons.	Average weight, tons.	Number equipped with train brake.	Number equipped with driving- wheel brake.	Number equipped with patent coup- ler.
Passenger locomotives	57	57	92	76	57	26	.....
Freight "	70	70	90	74	34	23	.....
Other "	25	25	72	54	2	8	.....
Total.....	152	152	.....	.....	.....	.....	.....
Passenger cars.....	141	141	lbs. 48,000	lbs. 40,500	141	.....	141
Combination cars.....	16	16	40,000	37,000	16	.....	16
Baggage, mail, and express cars..	59	59	52,000	42,500	59	.....	59
Sleeping cars, (emigrant cars)....	6	6	.....	.....	6	.....	6
Total.....	222	222	.....	.....	222	.....	222
Box freight cars (basis of 8 wheels)	953	953	24,200	22,800	.....	.....	.....
Stock freight cars "	75	75	25,000	22,500	.....	.....	.....
Coal freight cars "	250	250	24,000	22,000	.....	.....	.....
Flat freight cars "	1,925	1,925	19,000	18,300	.....	.....	.....
Other freight cars "	14	14	35,000	28,500	.....	.....	.....
Total.....	3,217	3,217	.....	.....	.....	.....	.....
Gravel cars in company's service.	70	70	9,400	9,250	.....	.....	.....
Derrick cars "	9	9	20,000	18,800	.....	.....	.....
Caboose cars "	61	61	31,500	30,600	.....	.....	.....
Other road cars "	147	147	.....	.....	.....	.....	.....
Total.....	287	287	.....	.....	.....	.....	.....

LIST OF ACCIDENTS.

	From causes beyond their own control (in New Hampshire).		From their own misconduct or carelessness (in New Hampshire).		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....	.....	.....	.....	.....	.....	.....	1	2
Employés.....	2	.....	1	.....	3	.....	8	18
Others.....	.....	.....	3	2	3	2	11	13
Total.....	2	.....	4	2	6	2	20	33

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

Conductor killed by piano falling on him while unloading it.

Brakeman killed by falling from car.

Section man killed by engine while he was walking track.

Three trespassers killed and two injured while walking on track.

GENERAL INFORMATION.

*Highway and Railroad Crossings in New Hampshire
on miles of road leased.*

Number of crossings on highways at grade . . .	58
" " " over railroad . . .	1
" " " under railroad . . .	4
Number of highway bridges 18 feet above track . . .	1
Height of lowest bridge above the rails . . .	20 feet.
Number of crossings at which there are neither signals nor flagman . . .	58
Number of railroad crossings at grade . . .	7
Concord & Montreal R. R. at Fabyans.	
Whitefield, Scotts, Cherry Pond, Lancaster.	
Kilkenny crossing at Lancaster.	
Grand Trunk Railway crossing in Stratford.	

*New bridges of over ten feet span built within the year on roads operated
in New Hampshire (including those replacing old structures and those
built where none before existed.)*

Location.	To Replace.	Description.	Length of spans and number of tracks.
Frankenstein Trestle.....	Iron trestle..	Iron trestle. . . .	518 ft., single.
North Conway.....	Wooden truss	Plate girder on [highway.	26 ft. 6 in., sing.
Beecher Brook.....	Iron plate [girder.	Plate girder.....	24 ft. 10 in., sing.

Bridges on roads operated in New Hampshire.

Total length of pile and trestle bridging . . . 24.02

Bridges extensively repaired during the year:

Carrol Stream Trestle. In December, 1893, was commenced on a stone arch, sixteen feet opening, and one hundred and thirty feet long. In April, 1894, the work of filling the trestle with earth was begun.

Number of new ties laid in New Hampshire:

Portland & Ogdensburg Ry	13,650
Upper Coös R. R.	9,500
Tons of steel rails laid in New Hampshire	294
Side tracks laid in New Hampshire	3,578 lbs.

NAME AND RESIDENCE OF OFFICERS.

Franklin A. Wilson, *President*, Bangor, Me.; Payson Tucker, *Vice-President and General Manager*, Portland, Me.; Josiah H. Drummond, *General Counsel*, Portland, Me.; Wm. W. Colby, *Auditor*, Portland, Me.; Jonas Hamilton, Portland, Me.; Geo. F. Black, Lancaster, N. H.; W. L. White, Bath, Me., *Superintendents*; W. S. Eaton, *General Freight Agent*, Portland, Me.; F. E. Boothby, *General Passenger Agent*, Portland, Me.; Geo. W. York, *Treasurer*, Portland, Me.; Josiah H. Drummond, *Clerk of Corporation*, Portland, Me.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Payson Tucker, Portland, Me.; Lucius Tuttle, Boston, Mass.; S. C. Lawrence, Medford, Mass.; Geo. M. Pullman, Chicago, Ill.; William G. Davis, Portland, Me.; Jos. S. Ricker, Portland, Me.; Lewis Cass Ledyard, New York, N. Y.; Henry M. Whitney, Boston, Mass.; Henry R. Reed, Boston, Mass.; Thomas W. Hyde, Bath, Me.; John Ware, Waterville, Me.; Franklin A. Wilson, Bangor, Me.; Francis W. Hill, Exeter, Me.

PROPER ADDRESS OF COMPANY.

MAINE CENTRAL R. R. CO.

PORTLAND, ME.

PAYSON TUCKER,

Vice-President and General Manager.

GEO. W. YORK,

Treasurer.

W. W. COLBY.

General Auditor.

STATE OF NEW HAMPSHIRE.

CUMBERLAND SS. Portland, Me., Nov. 12, 1894. Then personally appeared Payson Tucker, Geo. W. York, and Wm. W. Colby, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

HORACE G. PARKMAN,

Justice of the Peace.

REPORT

OF THE

UPPER COÖS RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Income from lease of road	\$66,685.00
Total income	\$66,685.00
Salaries and maintenance of organization	\$500.00
Interest on funded debt accrued	45,185.00
Total deductions	45,685.00
Net income	\$21,000.00
Dividends declared, 6 per cent.	21,000.00
GENERAL BALANCE SHEET, JUNE 30, 1894.	
Capital stock:	
Common	\$350,000.00
Total capital stock	\$350,000.00
Funded debt	1,043,000.00
Total	\$1,393,000.00
CAPITAL STOCK.	
Capital stock authorized by charter	\$350,000.00
Capital stock authorized by votes of company	350,000.00
Capital stock issued (number of shares, 3,500); amount paid in	\$350,000.00
Total amount paid in as per books of the company	\$350,000.00
Total number of stockholders	16
Number of stockholders in New Hampshire	9
Amount of stock held in New Hampshire,	\$241,200.00

FUNDED DEBT.	
Funded debt as follows:	
First mortgage bonds due May 1, 1930, rate of interest, 4 per cent.	\$350,000.00
Interest paid on same during the year	\$14,000.00
First mortgage bonds due May 1, 1930, rate of interest, 4½ per cent.	693,000.00
Interest paid on same during the year	\$31,185.00
Total amount of funded debt	\$1,043,000.00
DESCRIPTION OF ROAD OWNED.	
Main line of road from Quebec Junction, N. H., to Beecher Falls, Vt.	55 miles.
Total road belonging to this company	55 miles.

NAME AND RESIDENCE OF OFFICERS.

George Van Dyke, *President*, Lancaster, N. H.; Payson Tucker, *General Manager*, Portland, Me.; Irving W. Drew, *General Counsel*, Lancaster, N. H.; Thomas S. McGowen, *Treasurer*, Boston, Mass.; Chester B. Jordan, *Clerk of Corporation*, Lancaster, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

George Van Dyke, Lancaster, N. H.; Frank Jones, Portsmouth, N. H.; C. A. Sinclair, Portsmouth, N. H.; Charles Howard, Boston, Mass.; Irving W. Drew, Lancaster, N. H.; Henry O. Kent, Lancaster, N. H.

PROPER ADDRESS OF THE COMPANY.

UPPER COÖS RAILROAD COMPANY.

LANCASTER, N. H.

GEORGE VAN DYKE, Lancaster, N. H.,

President.

T. S. MCGOWEN, 17 State street, Boston, Mass.,

Treasurer.

T. S. MCGOWEN, 17 State street, Boston, Mass.,

Auditor or Clerk.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM SS. January 11, 1894. Then personally appeared T. S. McGowen and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

WALLACE HACKETT,
Justice of the Peace.

REPORT

OF THE

FRANKLIN & TILTON RAILROAD COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation, October 1, 1893, to June 30, 1894	\$10,432.65
Less operating expenses	12,665.17
Deficit from operation	\$2,232.52
Total deficit	\$2,232.52
Net deficit	\$2,232.52
Deficit for the 9 months ending June 30, 1894	\$2,232.52
Balance profit and loss account, Sept. 30, 1893, surplus	1,223.25
Total profit and loss account, deficit	\$1,009.27
Balance profit and loss account June 30, 1894, deficit	\$1,009.27
EARNINGS FROM OPERATION.	
Passenger:	
Passenger revenue	\$3,293.41
Less repayments:	
Other repayments, foreign roads, local passenger, etc.	232.45
Total passenger revenue	\$3,060.96
Mail	169.92
Total passenger earnings	\$3,230.88

Freight revenue	\$5,324.61
Total freight revenue	\$5,324.61
Total freight earnings	\$5,324.61
Total passenger and freight earnings	\$8,555.49
Other earnings from operation:	
Rents from tracks, yards, and terminals	\$113.51
Other sources	19.50
Trackage, car service, and shifting, C. & M. R. R.	1,744.15
Total gross earnings from operation	\$10,432.65
OPERATING EXPENSES.	
Maintenance of way and structures:	
Repairs of roadway	\$3,937.39
Renewals of rails	404.36
Repairs of bridges and culverts	239.97
Repairs of buildings	13.57
Other expenses, new side track	82.47
Total	\$4,677.76
Maintenance of equipment:	
Repairs and renewals of locomotives	\$322.49
Repairs and renewals of passenger cars	291.60
Repairs and renewals of freight cars	5.12
Total	\$619.21
Conducting transportation:	
Wages of enginemen, firemen, and roundhousemen	\$1,664.66
Fuel for locomotives	1,845.00
Water supplies for locomotives	39.00
All other supplies for locomotives	98.83
Wages of other trainmen	1,219.96
All other train supplies	64.55
Wages of switchmen, flagmen, and watchmen	355.92
Wages of station agents, clerks, and laborers	960.41
Station supplies	139.11
Car mileage—balances	8.71
Total	\$6,396.15
General expenses:	
Salaries of officers	\$271.11
Advertising	15.00
Insurance	207.20
Rents for tracks, yards, and terminals	390.98

Stationery and printing	67.66
Other general expenses	20.10
Total	\$972.05
Recapitulation of expenses:	
Maintenance of way and structures	\$4,677.76
Maintenance of equipment	619.21
Conducting transportation	6,396.15
General expenses	972.05
Grand total	\$12,665.17
Percentage of operating expenses to earnings . . .	1.21
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Bridging	\$50.00
Superstructure, including rails	1,204.61
Lands, land damages, and fences	500.00
Total for construction	\$1,754.61
Total charges to property accounts	\$1,754.61
Amount paid by Winnipiseogee Paper Co., account of new side track	\$420.37
Total credits to property accounts	420.37
Net addition to property account for the year . .	\$1,334.24
GENERAL BALANCE SHEET.	
Cost of road	\$247,042.29
Cash	1,956.69
Other cash assets	12,665.17
Total	\$261,664.15
Capital stock:	
Common	\$250,000.00
Total capital stock	\$250,000.00
Current liabilities:	
Audited vouchers and accounts	10,432.65
Wages and salaries	8.25
Profit and loss balance (Sept. 30, 1893)	1,223.25
Total	\$261,664.15
PASSENGER, FREIGHT, AND TRAIN MILEAGE.	
Passenger traffic:	
Number of passengers carried earning revenue	16,142

Number of passengers carried one mile	47,014	
Average of distance carried	2½	
Total passenger revenue		\$3,060.96
Average amount received from each passenger . . . . .		.1890
Average receipts per passenger per mile . . . . .		.0650
Passenger earnings per mile of road		612.20
Passenger earnings per train mile . . . . .		.3833
Freight traffic:		
Number of tons carried of freight earning revenue	21,463,947	
Number of tons carried one mile	46,127,755	
Total freight revenue		5,324.61
Average amount received for each ton of freight . . . . .		.409
Freight earnings per mile of road		1,065.00
Freight earnings per train mile		1.50
Train mileage:		
Miles run by passenger trains	7,986	
Miles run by freight trains	3,330	
Total mileage trains earning revenue		11,316
Miles run by switching trains	2,920	
Miles run by construction and other trains	265	
		3,185
Total train mileage		14,501
Average number of persons employed		12
RATES OF FARE.		
Average rate of fare per mile received for local tickets.		7 cents.
Average rate of fare per mile received from passengers on joint tickets to and from other railroads and transportation companies		3.33 "
DESCRIPTION OF ROAD OWNED.		
Main line of road from Tilton to Franklin Junction		5 miles.
Main line of road in New Hampshire		5
Total road belonging to this company		5
Total miles of road operated by this company		5 miles.
Total miles of road operated by this company in New Hampshire		5 "
Number of stations in New Hampshire, on all roads operated by this company		3 "
Number of stations on all roads owned by this company		3 "
Same in New Hampshire		3 "

DESCRIPTION OF EQUIPMENT.

	Number owned.	Total number.	Maximum weight, tons.	Number equipped with train brake.	Number equipped with driving-wheel brake.
Passenger locomotives.....	1	1	58	1	1
Total.....	1	1		1	1
Passenger cars.....	1	1		1	
Combination cars.....	1	1		1	
Total.....	2	2		2	

Number of cars in passenger equipment with 8 wheels fitted with brakes for all wheels, 2.

GENERAL INFORMATION.

Highway and Railroad Crossings in New Hampshire on Miles of Road owned.

Number of crossings on highways at grade	2
“ “ over railroad	1
“ “ under railroad	2
Number of highway bridges less than 18 feet above track	1
Height of lowest bridge above the rails	16 feet.
Number of railroad crossings at grade:	
Hueber's crossing, Northfield.	
Winnipiseogee Paper Company's side track, Central street, Franklin Falls.	

NAME AND RESIDENCE OF OFFICERS.

Benjamin A. Kimball, *President*, Concord, N. H.; William R. Coffie, *Superintendent*, Franklin Falls, N. H.; Frank Proctor, *Treasurer*, Franklin Falls, N. H.; Edward G. Leach, *Clerk of Corporation*, Franklin Falls, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Benjamin A. Kimball, Concord, N. H.; Samuel S. Kimball, Concord, N. H.; Alvah W. Sulloway, Franklin, N. H.; Frank Jones, Portsmouth, N. H.; Horace E. Chamberlin, Concord, N. H.; Charles A. Busiel, Laconia, N. H.

PROPER ADDRESS OF THE COMPANY.
FRANKLIN & TILTON RAILROAD,
FRANKLIN FALLS, N. H.

BENJAMIN A. KIMBALL,
President.

WILLIAM R. COFFIE,
Superintendent.

FRANK PROCTOR,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. September 15, 1894. Then personally appeared William R. Coffie and Frank Proctor and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

Before me,
JOHN P. PROCTOR,
Notary Public.

MERRIMACK SS. November 14, 1894. Then personally appeared Benjamin A. Kimball, president of said railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

JOHN F. WEBSTER,
Justice of the Peace.

STREET RAILWAY RETURNS.

REPORT

OF THE

NASHUA STREET RAILWAY COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

CAPITAL STOCK AND DEBT.	
CAPITAL STOCK.	
Capital stock authorized by charter	\$150,000.00
Capital stock authorized by votes of company	20,000.00
Capital stock paid (par value of shares, \$50)	\$20,000.00
DEBT.	
Funded debt, as follows:	
Authorized mortgage bonds due 1911, rate interest 6 per cent.	\$150,000.00
Issued mortgage bonds due 1911, rate interest 6 per cent.	\$100,000.00
Notes	59,427.54
Overdraft at bank	2,231.66
Total gross debt	
Supplies	\$3,000.00
Debit balances	3,000.00
Net debt	\$158,659.20
PERMANENT INVESTMENTS.	
RAILWAY.	
Total cost of construction	\$101,082.18
EQUIPMENT.	
Horses	\$13,267.10
Cars	22,987.11
Other articles of equipment	3,122.49
Total cost of equipment	29,376.70

LAND AND BUILDINGS.	
Land owned by company needed in operating road	\$4,183.00
Buildings owned by company needed in operating road	17,492.21
Total cost of land and buildings	\$21,675.21
Total amount of permanent investments	\$162,134.04
Cash assets.	3,000.00
Total property and assets of company	\$165,134.09
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Extension of tracks (No. of feet, about 5,000).	
New horses	\$5,899.31
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$26,638.89
Received from sales of manure	356.00
Total earnings	\$26,994.89
Total income from all sources	\$26,994.89
EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.	
Repairs of roadbed and track	\$167.53
Repairs of cars and other vehicles, harness and horse-shoeing	3,073.02
Repairs on buildings	373.53
Renewal of horses	20.00
Wages and salaries of president, treasurer, superintendent, and their clerks	425.02
Wages and salaries of all other persons employed in operating the road	12,466.35
Provender	9,593.75
Taxes, state and local	67.45
Insurance	816.42
Damages for injuries to persons and property	3,552.69
Office expenses, and all other expenses not included above	586.48
Total expenses of operating	\$31,142.24
NET INCOME, DIVIDENDS, ETC.	
Interest accrued during the year	\$0.74
Surplus at commencement of year	\$7,957.47

*Deduct old dividends	\$245.00	
Interest on notes, etc.	2,845.74	
Coupons on bonds	5,985.00	
Error (bills payable) in report 1893	11,259.49	
Excess of expenses over earnings	4,147.35	
Surplus at commencement of year as changed by afore- said entries		\$24,482.58
Total deficit June 30, 1894		\$16,525.11
Box-cars		14
Open cars		13
Horses		83
Harnesses (pairs of)		61
Sleighs		1
4 plows, sweeper, 5 sleds, 1 car, 2 wagons, 2 road scrap- ers.		
Largest number of horses owned at any time during the year		86
Smallest number of horses owned at any time during the year		83
Average number of horses owned during the year		84

GENERAL BALANCE SHEET, JUNE 30, 1894.

ASSETS.

Construction	\$101,082.18
Equipment	39,376.70
Land and buildings	21,675.21
Cash and cash assets	3,000.00
Deficit	16,525.11
Total assets	\$181,659.20

LIABILITIES.

Capital stock	\$20,000.00
Funded debt	100,000.00
Unfunded debt	61,659.20
Total liabilities	\$181,659.20

*Entries made in profit and loss account during the year not included in the foregoing accounts.

COPY OF PROFIT AND LOSS ACCOUNT FOR THE YEAR
ENDING JUNE 30, 1894.

DR.

Expenses	\$31,142.24
Interest	9,075.74
Error in b. 1, p. 9, 1893	11,259.49
	<hr/>
	\$51,477.47

CR.

By balance June 30, 1893	\$7,957.47
Total income	26,994.89
Balance carried forward	16,525.11
	<hr/>
	\$51,477.47

DESCRIPTION OF RAILWAY.

Length of railway owned by company, measured as a single track, exclusive of sidings	} 10½ miles.
Aggregate length of switches, sidings, etc.	
Total length of track measured as single track	
Total length of track paved	9 "
Weight of rail per yard, and description of rail, 35 and 38 lbs.	
Description of the several lines or routes operated by the company:	
Main line—Kinsley, Main, and Canal streets to Con- cord R. R. depot.	
West Pearl Street—From Tremont through said street, Palm, Hollis, and Hanover street to stable.	
Main Street—From Kinsley street south through Main street to Lawndale Garden.	
Concord Street—From Railroad square north through Concord street to Greeley farm.	
Crown Hill—From Main street through East Pearl street.	
Temple Street, connecting with main line at Amory street; also running from Temple street through Commercial, Hudson, Allds, Williams, and Arling- ton streets to Burke street.	
Hudson Line—From Concord depot through East Hol- lis street across Merrimack river bridge to square in Hudson street.	
Amherst Street.—From Concord street through Am- herst street to Edgewood cemetery.	

MILES RUN, ETC.

Total number of miles run during the year . . .	182,312
Total number of passengers carried in the cars . . .	560,901
Total number of round trips for the year . . .	45,578
Number of persons regularly employed by the company . . .	25
Rates of fare	4 and 5 cents.

PROPER ADDRESS OF THE COMPANY.

85 KINSLEY STREET, NASHUA, N. H.

NAME AND RESIDENCE OF OFFICERS.

John A. Fisher, *President*; Herbert F. Webster, *Superintendent*;
John D. Chandler, *Treasurer*; John P. Goggin, *Clerk of Corporation*,
Nashua, N. H.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

John A. Fisher, John D. Chandler, E. F. Chandler, John P. Goggin,
Nashua, N. H.; A. E. Denison, Cambridge, Mass.

JOHN A. FISHER,
JOHN D. CHANDLER,
EDSON F. CHANDLER,
JOHN P. GOGGIN,
Directors.
JOHN D. CHANDLER,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBORO ss. December 4, 1894. Then personally appeared John
A. Fisher, John D. Chandler, Edson F. Chandler, and John P. Goggin
and severally made oath to the truth of the foregoing statement by
them subscribed, according to their best knowledge and belief.

MOSES D. TAYLOR,
Justice of the Peace.

REPORT

OF THE

LACONIA AND LAKEPORT STREET RAILWAY COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

CAPITAL STOCK AND DEBT.		
CAPITAL STOCK.		
Capital stock authorized by charter	\$100,000.00	
Capital stock authorized by votes of company	50,000.00	
Capital stock paid (par value of shares \$50)		\$50,000.00
Number of stockholders	36	
DEBT.		
Unfunded debt as follows:		
Notes payable		\$9,500.00
Total gross debt		\$9,500.00
Amount of cash assets, viz.:		
Cash	\$1,090.91	
Debit balances	431.03	
		1,521.94
Net debt		\$57,978.06
PERMANENT INVESTMENTS.		
RAILWAY.		
Total cost of construction		\$28,742.79
EQUIPMENT.		
Horses		\$4,826.15
Cars		8,325.00

Other articles of equipment	\$3,489.50
Total cost of equipment	\$16,640.65
LAND AND BUILDINGS.	
Total cost of land and buildings	\$17,769.28
Total amount of permanent investments	\$63,152.72
Cash assets	1,521.94
Total property and assets of company	\$64,674.66
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Construction (betterments)	\$8,612.45
Land and buildings	1,532.13
Total addition to property	\$10,144.58
Property sold or reduced in valuation on the books, viz.:	
Horses	65
Harnesses	7
	72
Net addition to property for the year	\$10,072.58
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$10,065.95
Received from sales of manure	277.25
Total earnings	\$10,343.20
Income from other sources:	
Miscellaneous	\$645.90
Pigs	90.67
Rents	905.27
Barge	94.65
	1,736.49
Total income from all sources	\$12,079.69
EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.	
Repairs of roadbed and track	\$60.64
Repairs of cars and other vehicles, harness, and horse- shoeing	837.78
Repairs on buildings	236.67

Wages and salaries of president, treasurer, and their clerks	\$125.00
Wages and salaries of all other persons employed in operating the road	4,402.96
Provender	2,507.32
Taxes, state and local	195.20
Insurance	229.20
Office expenses, and all other expenses not included above	826.80
Total expenses of operating	\$9,421.57

NET INCOME, DIVIDENDS, ETC.

Total net income above operating expenses	\$2,658.12
Interest accrued during the year	240.21
Dividends declared, 5 per cent., for the year	2,500.00
Balance for the year, deficit	82.09
Deficit at commencement of year	\$1,024.90
Deduct profit and loss	6,281.65
 Surplus at commencement of year as changed by aforesaid entries	 \$5,256.75
Total surplus July 1, 1894	5,174.66

INVENTORY OF EQUIPMENT.

Box-cars	5
Open cars	6
Horses	29
Harnesses (pairs of)	11
Barges	2
Sleighs	6
Wagon, carts, and snow-plough	
Largest number of horses owned at any time during the year	29
Smallest number of horses owned at any time during the year	29
Average number of horses owned during the year	29

GENERAL BALANCE SHEET JUNE 30, 1894.

ASSETS.

Construction	\$28,742.79
Equipment	16,640.65
Land and buildings	17,769.28
Cash and cash assets	1,521.94
Total assets	\$ 64,674.66

LIABILITIES.	
Capital stock	\$50,000.00
Unfunded debt	9,500.00
Surplus	5,174.66
Total liabilities	\$64,674.66
COPY OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING JUNE 30, 1894.	
DR.	
To balance	\$1,024.90
expenses	9,421.57
interest	240.21
dividends	2,500.00
Balance carried forward July 1, 1894	5,174.66
	\$18,361.34
CR.	
Total income	\$12,079.69
profit and loss	6,281.65
	\$18,361.34
DESCRIPTION OF RAILWAY.	
Length of railway owned by company, measured as a single track, exclusive of sidings	3.628
Total length of track paved	1.21
Weight of rail per yard, and description of rail: T rail, 35 and 40 lbs.	
Total length of railway, measured as single track, not including sidings, etc., operated by this company	3.36
MILES RUN, ETC.	
Total number of miles run during the year	59,837
Total number of passengers carried in the cars	206,473
Total number of round trips for the year	11,081
Number of persons regularly employed by the company	7
Rates of fare, 4 and 5 cents.	

PROPER ADDRESS OF THE COMPANY.

LACONIA & LAKEPORT STREET RAILWAY,
LACONIA, N. H.

NAME AND RESIDENCE OF OFFICERS.

J. C. Moore, *President*; B. S. Keniston, *Superintendent*; Edmund Little, *Treasurer*; Edmund Little, *Clerk of Corporation*.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

J. C. Moore, Henry Tucker, Perley Putnam, C. F. Stone, S. C. Clark,
E. C. Lewis, A. G. Folsom, Laconia, N. H.

ALBERT G. FOLSOM,
EDWIN C. LEWIS,
HENRY TUCKER,
CHARLES F. STONE,
Directors.
EDMUND LITTLE,
Treasurer.
BELA S. KENISTON,
Superintendent.

STATE OF NEW HAMPSHIRE.

BELKNAP SS. Sept. 28, 1894. Then personally appeared Henry Tucker, Bela S. Keniston, and Edmund Little and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

GEO. P. MUNSEY,
Justice of the Peace.

REPORT

OF THE

MANCHESTER STREET RAILWAY COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

CAPITAL STOCK AND DEBT.		
CAPITAL STOCK.		
Capital stock authorized by charter	\$250,000.00	
Capital stock authorized by votes of company	25,000.00	
Capital stock paid (par value of shares, \$100)		\$25,000.00
Number of stockholders	7	
Unfunded debt		\$60,585.43
Total gross debt		\$60,585.43
Amount of cash assets, viz.:		
Cash	\$2,866.66	
Debit balances		2,866.66
Net debt		\$57,718.77
PERMANENT INVESTMENTS.		
RAILWAY.		
Total cost of construction as represented by capital stock and debt		\$85,585.43
EQUIPMENT.		
Horses		176
Cars		39

Total amount of permanent investments on above basis	\$85,585.43
Cash assets	2,866.66
Total property and assets of company	\$88,452.09

PROPERTY ACCOUNTS: CHARGES AND CREDITS
DURING THE YEAR.

New horses, 29.

REVENUE FOR THE YEAR.

Received from passengers on railways operated by this company	\$79,772.80
Received from horses and materials sold	1,080.45
Received from sales of manure	596.25
Advertising	\$62.00
Sundry items	115.65
	177.65
Total income from all sources	\$81,627.15

EXPENSES OF OPERATING THE RAILWAY FOR THE
YEAR.

Repairs of roadbed and track	}	\$3,754.48
Repairs of cars and other vehicles, harness, and horseshoeing		
Repairs on buildings		
Renewal of horses		1,715.55
Wages and salaries of president, directors, treasurer, superintendent, and their clerks		3,100.00
Wages and salaries of all other persons employed in operating the road		36,998.96
Provender		22,838.29
Taxes, state and local		764.53
Rents		1,307.40
New equipment		1,617.00
Water, gas, and fuel		812.27
Insurance		1,727.76
Office expenses, and all other expenses not included above		2,769.62
Total expenses of operating		\$76,905.86

NET INCOME, DIVIDENDS, ETC.

Total net income above operating expenses	\$4,721.29
Interest paid during the year	3,301.88
Dividends declared, 7½ per cent. for the year	1,875.00
Balance for the year, or surplus	174.00

INVENTORY OF EQUIPMENT.	
Box-cars	21
Open cars	18
Horses	176
Harnesses (pairs of)	58
Omnibuses	4
Other articles of equipment	1
Snow plows, 5; Concord wagon, 1; sled, 4; express wagon, 1; hay cart, 1; tip cart, 1; lead reins, 25; blankets, 174; light driving harness, 1; double harnesses, 6 pairs; express wagon harness, 1; tow harnesses, 5.	
Largest number of horses owned at any time during the year	190
Smallest number of horses owned at any time during the year	176
Average number of horses owned during the year	183
GENERAL BALANCE SHEET.	
ASSETS.	
Construction	\$47,500.00
Cash and cash assets	2,866.66
Profit and loss	35,218.34
Total assets	\$85,585.00
LIABILITIES.	
Capital stock	\$25,000.00
Unfunded debt	60,585.00
Total liabilities	\$85,585.00
DESCRIPTION OF RAILWAY.	
Length of railway owned by company, measured as a single track, exclusive of sidings	10.17 miles.
Aggregate length of switches, sidings, etc. . . . .	.04 "
Total length of track, measured as single track	10.21 "
Total length of track paved	8.75 "
Weight of rail per yard, 27, 34, and 65 pounds.	
MILES RUN, ETC.	
Total number of passengers carried in the cars	1,585,833
Total number of round trips for the year	83,861
Number of persons regularly employed by the company	63
Rate of fare, 5 cents.	

STATEMENT OF EACH ACCIDENT.

September 23, 1893.—A pair of horses detached from the car, for the purpose of being watered, took fright and ran away and injured three small children, two seriously and one only slightly.

October 25, 1893.—Lady was injured in the car by spraining her knee in the act of sitting down.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER STREET RAILWAY,
MANCHESTER, N. H.

NAMES OF OFFICERS.

Charles Williams, *President*; N. H. Walker, *Superintendent*; C. H. Bartlett, *Treasurer*; E. F. Jones, *Clerk of Corporation*.

NAME AND RESIDENCE OF DIRECTORS LAST ELECTED.

Charles Williams, A. P. Olzendam, Joseph L. Stevens, A. H. Williams, E. M. Topliff, Manchester, N. H.

CHARLES WILLIAMS,
President.
C. H. BARTLETT,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS. September 14, 1894. Then personally appeared Charles Williams and Charles H. Bartlett and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

H. M. PUTNEY,
Justice of the Peace.

REPORT

OF THE

CONCORD STREET RAILWAY COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

CAPITAL STOCK AND DEBT.		
CAPITAL.		
Capital stock authorized by charter	\$150,000.00	
Capital stock authorized by votes of company	100,000.00	
Capital stock paid (par value of shares, \$100)		\$100,000.00
Number of stockholders	72	
DEBT.		
Funded debt, as follows:		
First mortgage bonds due 1913; rate of interest, 5 per cent.	\$100,000.00	
Unfunded debt, as follows:		
Bills payable	1,335.00	
Account	864.13	
Total gross debt		\$102,199.13
Amount of cash assets, viz.:		
Cash	\$2,023.07	
Debit balances		2,023.07
Net debt		\$100,176.06
PERMANENT INVESTMENTS.		
RAILWAY.		
Total cost of construction		\$86,328.65

EQUIPMENT.	
Horses	2
Cars	25
Other articles of equipment, steam motor.	
Total cost of equipment	\$92,847.41
LAND AND BUILDINGS.	
Land owned by company needed in operating road	\$26,000.00
Buildings owned by company needed in operating road }	
Total amount of permanent investments . .	\$205,176.06
Cash assets	2,023.07
Total property and assets of company . . .	\$203,152.99
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Extension of tracks	\$7,312.17
Other equipment	24,355.15
Land and buildings	6,119.87
Total addition to property	\$37,787.19
Equipment } From profit and loss { . . \$5,000.00	8,544.54
Real estate } . . 1,047.04	
Construction } . . 2,497.50	
Net addition to property for the year . . .	\$29,242.65
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$42,193.54
Received from rent at park	992.03
Income from other sources, interest	601.94
Total income from all sources	\$43,787.51
EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.	
Expenses of operating	\$31,707.96
Taxes, state and local	243.39
Rent	325.00
Insurance	454.50
Damages for injuries to persons	250.00
Total expenses of operating	\$32,980.85

NET INCOME, DIVIDENDS, ETC.	
Total net income above operating expenses	\$10,806.66
Interest paid during the year on bonds and bills payable	5,057.05
Dividends declared, 6 per cent., for the year, \$50,000 of stock	3,000.00
Balance for the year, or surplus	2,749.61
	<hr/>
Surplus at commencement of year	\$10,806.66
Deduct	\$9,884.47
	8,854.54
Total surplus July 1, 1894	5,000.00
INVENTORY OF EQUIPMENT.	
Box-cars	9
Open cars	16
Horses	2
Harnesses (pairs of)	1
Largest number of horses owned at any time during the year	2
Smallest number of horses owned at any time during the year	2
Average number of horses owned during the year	2
GENERAL BALANCE SHEET.	
ASSETS.	
Construction	\$86,328.65
Equipment	92,847.41
Land and buildings	26,000.00
Cash and cash assets	2,023.07
Total assets	<hr/>
	\$207,199.13
LIABILITIES.	
Capital stock	\$100,000.00
Funded debt	100,000.00
Unfunded debt	2,199.13
Surplus	5,000.00
Total liabilities	<hr/>
	\$207,199.13

COPY OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING JUNE 30, 1894.	
DR.	
To expenses	\$32,980.85
interest	5,057.05
dividends	3,000.00
bills payable	359.11
real estate	1,047.04
equipment	5,000.00
construction	2,497.50
balance	5,000.00
	<hr/> \$54,941.55
CR.	
By balance July 1, 1893	\$9,884.47
total income	43,787.51
cash	1,197.37
sundries	72.20
	<hr/> \$54,941.55
DESCRIPTION OF RAILWAY.	
Length of railway owned by company, measured as a single track, exclusive of sidings	11 miles.
Aggregate length of switches, sidings, etc.	$\frac{1}{2}$ "
Total length of track, measured as single track	11 $\frac{1}{2}$ "
Total length of track paved and concreted	3 "
Weight of rail per yard, and description of rail: T rail, 35, 50, and 56 lbs.	

PROPER ADDRESS OF THE COMPANY.

THE CONCORD STREET RAILWAY,

CONCORD, N. H.

NAMES OF OFFICERS.

John H. Albin, *President*; Henry E. Chamberlin, *Superintendent*;
Alvin B. Cross, *Treasurer*; Nathaniel E. Martin, *Clerk of Corporation*.

NAME OF DIRECTORS LAST ELECTED.

John H. Albin, Howard A. Dodge, Paul R. Holden, George A. Cum-
mings, George W. Abbott, Dexter Richards, Gardner B. Emmons.

JOHN H. ALBIN,
GEORGE A. CUMMINGS,
PAUL R. HOLDEN,
HOWARD A. DODGE,
GEORGE W. ABBOTT,
GARDNER B. EMMONS,

Directors.

ALVIN B. CROSS,

Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. Concord, N. H., December, 1894. Then personally appeared John H. Albin, Geo. A. Cummings, Paul R. Holden, Howard A. Dodge, Geo. W. Abbott, Gardner B. Emmons, and Alvin B. Cross, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

FRED N. LADD,

Justice of the Peace.

REPORT

OF THE

UNION STREET RAILWAY COMPANY.

FOR THE YEAR ENDING JUNE 30, 1894.

CAPITAL STOCK AND DEBT.		
CAPITAL STOCK.		
Capital stock authorized by votes of company . . .		\$150,000.00
Number of stockholders 101		
DEBT.		
Funded debt as follows:		
Bonds due 1910, rate of interest, 6 per cent. . . .		100,000.00
Total gross debt		\$250,000.00
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.		
Extension of tracks	\$3,124.62	
New cars	3,170.38	
Other equipment	1,925.00	
Land and buildings	339.17	
Total addition to property		\$6,653.42
REVENUE FOR THE YEAR.		
Received from passengers on railways op- erated by this company	\$1,824.25 23,318.05	
		\$25,142.30

Car advertisements	\$224.12
Park receipts	42.02
Income from other sources, rent building at park .	303.33
Total income from all sources	\$25,711.77
EXPENSES OF OPERATING THE RAILWAY.	
Total expenses of operating	\$23,092.32
NET INCOME, DIVIDENDS, ETC.	
Total net income above operating expenses . . .	\$2,619.45
Interest accrued during the year	3,000.00
Dividends declared, none.	
Surplus at commencement of year	18,897.31
Deduct	380.55
Total surplus June 30, 1894	\$18,516.76
INVENTORY OF EQUIPMENT.	
Box-cars	7
Open cars	12
Omnibuses	2
Electric snow-plows	2
Horse snow-plow	1
GENERAL BALANCE SHEET, JUNE 30, 1894.	
ASSETS.	
Construction }	\$218,766.26
Equipment }	
Land and buildings	46,025.06
Cash and cash assets	3,725.44
Total assets	\$268,516.76
LIABILITIES.	
Capital stock	\$150,000.00
Funded debt	100,000.00
Surplus	18,516.76
Total liabilities	\$268,516.76

COPY OF PROFIT AND LOSS ACCOUNT FOR THE YEAR
ENDING JUNE 30, 1894.

DR.

To expenses	\$23,092.32
interest	3,000.00
balance carried forward June 30, 1894	18,516.76
	<hr/>
	\$44,609.08

CR.

By balance	\$18,897.31
total income	25,711.77
	<hr/>
	\$44,609.08

DESCRIPTION OF RAILWAY.

Length of railway owned by company, measured as a single track, exclusive of sidings	7 miles.
Total length of track, measured as single track	7½ "
Total length of paved track	1½ "
Weight of steel rail per yard, and description of rail	T rails 45 lbs.

MILES RUN, ETC.

Total number of miles run during the year	139,022
Total number of passengers carried in the cars	569,846
Number of persons regularly employed by the company	5 and 10

PROPER ADDRESS OF COMPANY.

DOVER, N. H.

CONSOLIDATED LIGHT AND POWER CO.,

H. C. PATTERSON,
Receiver.

UNION STREET RAILWAY,

GEORGE E. MACOMBER,
Receiver.

STATE OF NEW HAMPSHIRE.

STRAFFORD SS. April 3, 1895. Then personally appeared H. C. Patterson, receiver, and George E. Macomber, receiver, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

HARRISON HALEY,
Justice of the Peace.

INCIDENTAL EXPENSES.

Of the \$1,000 which the law places at the disposal of the commissioners annually, for incidental expenses, including books, stationery, express, postage, experts, stenographers, and copyists, \$395.80 was expended during the year for which this report is made.

APPENDIX.

LAWS PASSED JANUARY SESSION, 1895.

APPENDIX.

AN ACT in relation to the incorporation, organization, and regulation of street railway companies, and authorizing the use of electricity as motive power by existing steam railroads.

Be it enacted by the Senate and House of Representatives in General Court convened.

SECTION 1. Street railway companies shall have the powers and privileges, and be subject to the duties, liabilities, restrictions, and provisions contained in this chapter, which, so far as inconsistent with charters and amendments thereof heretofore granted, shall be deemed to be in alteration and amendment thereof. All such companies specially chartered shall continue to exercise and enjoy the powers and privileges granted by their respective charters and amendments thereof, and shall continue subject to all the liabilities imposed by the same, except so far as said powers, privileges, and liabilities are modified and controlled by the provisions of this chapter; and all street railway companies shall be subject to any other general laws applicable thereto.

SEC. 2. As used in this chapter, the words "street railway companies" include all railway corporations authorized to lay and use any part of their railway tracks in public highways, otherwise than for crossing purposes; the word "town" may mean town or city, and the word "selectmen" may mean the selectmen of towns, or the mayor and aldermen of cities, as the case may be.

SEC. 3. Corporations, for the purpose of constructing, maintaining, and operating street railways, may be created and organized in the mode prescribed in sections 1 to 20, inclusive, of chapter 156 of the Public Statutes, all the provisions of which, except as herein modified, are hereby made applicable to all such corporations; and the question whether the public good requires the proposed street railway, and whether the public good requires that it shall be built on the proposed route, which shall be specifically set forth in the petition to the court, shall be determined in the manner provided in sections 8 to 13, inclusive, of said chapter 156. The capital stock of such corporations to be paid in in cash shall not be less than six thousand dollars for each mile of the proposed railroad, if the gauge thereof is to be three feet or less, and not less than ten thousand dollars each mile if the gauge is to be more than three feet. It shall be divided into shares of one hundred dollars each.

SEC. 4. All parts of street railways, not located in a public highway, shall be laid out, located, and the location changed under the provisions of chapter 158 of the Public Statutes; and said railway corporations, and all persons whose property shall be taken for the use of such railway corporations, shall have respectively all the rights and privileges, and be subject to all the duties, restrictions, and liabilities contained in said chapter.

SEC. 5. All parts of street railways occupying any portion of a public highway or street shall be located thereon by the mayor and aldermen of cities, or selectmen of towns, in which said portions of highways or streets may be. The board of mayor and aldermen of a city or the selectmen of a town, after the determination, as herein provided, that the public good requires the building of the proposed railway on the proposed route, upon petition of the directors of such railway corporation for a location of its tracks on or over any public highway upon the line of said route, shall give notice by publication to all parties interested, of the time and place at which they will consider such petition for location in the public highways of said town or city, and, after a public hearing of all persons interested, they may make an order granting the same, or any portion thereof, under such restrictions and upon such conditions

as they may deem the interests of the public require, and the location thus granted shall be deemed to be the true location of the tracks of the railway. But, upon petition of any party interested, and after a public hearing of all parties, the same may be changed at any time to other parts of the same highway or street, by subsequent order of said mayor and aldermen or selectmen, or their successors in office if, in their judgment, the public good requires such change; but, if such order is made after the construction of such railway on the original location, an appeal therefrom by any party interested may be had to the board of railroad commissioners, whose decision shall be final, and the expense of making such change in location shall be apportioned by the board of railroad commissioners between the railway and the city or town, as such board may deem just. The boards of mayor and aldermen of cities and selectmen of towns shall assess damages to abutters, subject to the right of appeal, in the same manner as now provided by law in the laying out of highways.

SEC. 6. The board of mayor and aldermen of cities, and selectmen of towns, shall, within their respective cities and towns, have exclusive and final jurisdiction to locate the tracks, side-tracks, turnouts, and poles of said street railway, and may order a street railway company to discontinue temporarily the use of any of its tracks in public highways whenever they deem that the safety and convenience of the public require such discontinuance, without incurring any liability therefor, and from such orders there shall be no appeal.

SEC. 7. The boards of mayor and aldermen of cities and selectmen of towns, respectively, may designate the quality and kind of materials to be used in the construction of said railway, and any part thereof, and may, from time to time, make such reasonable orders, rules, and regulations, with reference to that portion of the street railway occupying the public highway, as to rate of speed, the manner of operating the railway, the kind of motive power that may be used, the re-construction of tracks, poles, wire, switches, and turnouts within any highway, in their respective cities or towns, as the interest or convenience of the public may require; and all designations, orders, rules, and

regulations thus made or established shall be forthwith recorded in the records of said respective cities and towns. The railway company, or any person interested, may, at any time, appeal from such designations, orders, rules, and regulations thus made and established, to the board of railroad commissioners, who shall, upon notice, hear the parties, and finally determine the questions raised by said appeal.

SEC. 8. A street railway company whose servants or agents willfully violate any regulations, rules, or orders established by virtue of the authority granted in this chapter shall be fined not exceeding one hundred dollars for each offence.

SEC. 9. Cities and towns may, for any lawful purpose, take up and repair highways occupied by street railways, or may alter or discontinue said highways as authorized by law, without incurring any liability therefor to any street railway company.

SEC. 10. Every street railway shall keep in repair, to the satisfaction of the superintendent of streets, street commissioner, road commissioner, or surveyor of highways, subject to an appeal to the selectmen, the paving, upper planking, or other surface material of the portions of highways and bridges occupied by its tracks, and shall keep in suitable repair for public travel the highway for at least eighteen inches on each side of the portion of the highway so occupied by its tracks; and shall be liable for any damage, loss, or injury that any person, not in its employ, may sustain by reason of the carelessness, negligence, or misconduct of its agents and servants in the construction, management, or use of its tracks.

SEC. 11. If any person willfully obstructs a street railway company in the lawful use of its railway tracks in the public highways, or willfully and unnecessarily delays passing cars or railway carriages thereon, or aids in and abets such detention or delay, he shall be punished by a fine not exceeding one hundred dollars.

SEC. 12. If a street railway company, its agents or servants, willfully obstructs a highway, or willfully and unnecessarily hinders the passage of persons, carriages, or other vehicles, over the same, the company so offending shall be punished by a fine not exceeding one hundred dollars.

SEC. 13. No street railway company shall lay its tracks across the track of a steam railroad, and no steam railroad shall lay its tracks across the tracks of a street railway, without the consent in writing of the board of railroad commissioners; and, when the crossing is made at grade, said commissioners shall make such orders, rules, and regulations for the protection of all persons from injury at such crossings as they may deem sufficient and necessary. All expense incurred in providing and maintaining such suitable protection of all persons at said crossing shall be apportioned by the board of railroad commissioners between the two roads as they may deem just; and, in all cases when a street railway crosses a steam railroad at grade, every driver of a car upon the street railway shall, when approaching the point of intersection, stop his car not more than seventy-five feet and not less than twenty feet from the crossing, and, before attempting to cross, carefully examine for approaching trains on the steam railroad, and shall not proceed to cross until it is ascertained that no trains are approaching, and that the street railway car may cross with safety. The board of railroad commissioners may, from time to time, change and modify such orders, rules, and regulations as the public safety and convenience may require. Whenever a crossing of the tracks of a steam railroad is to be made by a street railway otherwise than at grade, and the means existing therefor, by bridge or otherwise, at the time said crossing is authorized by said board of railroad commissioners, are not sufficient for the safe and proper operation of said street railway, and any alterations therein are made necessary thereby, the expense of making such alterations shall be borne by the railroad or railway at whose request and for whose benefit they are made; and whenever such street railway shall pass over any bridge upon its route, and alterations are thereby made necessary for the safety and convenience of travellers, the expense of such alterations thereon shall be borne by the railway. In case of any disagreement as to the necessity and extent of such alterations, the same shall be determined by the railroad commissioners, whose decision shall be final.

SEC. 14. Every street railway company shall furnish reasonable accommodations for the conveyance of passengers, and for every willful neglect to provide the same, shall be fined not less than five nor more than twenty dollars; and its directors may establish the rates of fare on all passengers conveyed or transported in its cars, subject, however, to the limitations set forth in this chapter.

SEC. 15. The railroad commissioners shall have general supervision of all street railways within the state, and all the provisions of chapter 155 of the Public Statutes with reference to the powers of the railroad commissioners over railroads, and the duties of railroads as therein set forth, shall extend to and be applicable to all street railway corporations so far as the same are not inconsistent with the provisions of this act.

SEC. 16. No certificate of stock in any street railway corporation shall be issued until the par value thereof is actually paid into the treasury in cash, and no street railway corporation shall contract debts, or incur liabilities, exceeding the amount of its capital stock so paid.

SEC. 17. Street railway companies, whether such companies are organized under this act or general laws or special charter, and however authorized to issue capital stock and bonds, shall hereafter issue only such amounts of stock and bonds as may from time to time, upon investigation by the board of railroad commissioners, be deemed and be voted by them to be reasonably requisite for the purposes for which such issue of stock or bonds has been authorized. The said board shall announce a decision within thirty days from the date of the last hearing upon the application of any street railway company for permission to issue such stock or bonds. The provisions of this section shall not apply to bonds already executed and in the hands of trustees under existing mortgages to secure the same.

SEC. 18. Any member of the board of directors, or any treasurer or other officer or agent of any street railway company, who knowingly votes to authorize the issue of, or knowingly signs, certifies, or issues, stock or bonds, contrary to the provisions of this act, or who knowingly votes to authorize the application of, or knowingly applies, the proceeds of such stocks

or bonds contrary to the provisions of this act, or who knowingly votes to assume or incur, or knowingly assumes or incurs, in the name or behalf of such corporation, any debt or liability except for the legitimate purposes of the corporation, or exceeding the amount of its capital stock paid in cash, shall be punishable by a fine not exceeding one thousand dollars or by imprisonment not exceeding one year, or by both fine and imprisonment.

SEC. 19. The supreme court may, on the application of said commissioners, or the attorney general, or any stockholder, or any interested party, enforce all lawful orders, rules, regulations, and decisions of said commissioners made in pursuance of the provisions of this act, and all provisions of law herein contained respecting such companies.

SEC. 20. If a foreign corporation, which owns or controls a majority of the capital stock of a domestic street railway, shall hereafter issue stock, bonds, or other evidences of indebtedness, based upon or secured by the property, franchises, or stock of such domestic corporation, unless such issue is authorized by the law of this state, the supreme court sitting in equity shall, upon petition of any party interested, dissolve such domestic corporation.

SEC. 21. The principal place of business of every corporation formed under the provisions of this chapter, or under any special charter heretofore granted, and the offices shall be within this state.

SEC. 22. Every railroad corporation established under the laws of this state, and operating railroads therein with steam for a motive power, are hereby authorized to operate their railroads, or any part thereof, by electricity, and, for the purpose of making the necessary changes from steam to electricity as motive power, every such railroad corporation may, with the consent of the railroad commissioners, and subject to the provisions of sections 17 and 18 of this act, issue such an additional amount of capital stock as may be necessary to defray the expenses of making such change in motive power and equipment.

SEC. 23. If any existing steam railroad shall build extensions, branches, or additions, to its lines to be operated by electricity, as the motive power, such steam railroad shall have the same right to build and operate such extensions, branches, and additions, in the public highways, and be subject to all the duties, liabilities, and restrictions, as to that part of said extensions, branches, and additions, operated by electricity in public highways, as by the provisions of this act are conferred and imposed upon street railways in their use of public highways.

SEC. 24. The legislature may at any time alter, amend, or repeal this act, whenever the public good requires, and this act shall take effect on its passage.

Approved March 13, 1895.

AN ACT to amend section 2 of chapter 159 of the Public Statutes, in relation to grade crossings.

Be it enacted by the Senate and House of Representatives in General Court convened.

SECTION 1. That section 2 of chapter 159 of the Public Statutes be amended by adding thereto the words, "nor shall any highway be hereafter laid or constructed across a railroad at grade, without the like consent of the railroad commissioners, *provided*, however, that one half such additional expense as may result from the construction of the highway or crossing substituting for the highway or crossing to which the commissioners refuse their consent, shall be paid by the railroad corporation, and so much of the other half as the commissioners may award against said railroad corporation, and either party shall have the right of appeal from the decision of the commissioners to the supreme court," so that said section as amended will read: Sec. 2. No railroad hereafter constructed shall cross another railroad, a highway, or other way at grade, without the consent in writing of the board of railroad commissioners is first obtained, nor shall any highway be hereafter laid or constructed across a railroad at grade without the like consent of the railroad commissioners, *provided* however, that one half such additional expense as may result from the con-

struction of the highway or crossing substituting for the highway or crossing to which the commissioners refuse their consent shall be paid by the railroad corporation, and so much of the other half as the commissioners may award against said railroad corporation, and either party shall have the right of appeal from the decision of the commissioners to the supreme court.

SEC. 2. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed.

SEC. 3. • This act shall take effect on its passage.

Approved March 28, 1895.

AN ACT in relation to street railways.

Be it enacted by the Senate and House of Representatives in General Court convened.

SECTION 1. The railroad commissioners, upon application, shall have the power to authorize any street railway company to discontinue the operation of any part of its road during such portion of the year as they may deem expedient, whenever it shall appear the same cannot be operated without loss to the company.

SEC. 2. This act shall take effect upon its passage.

Approved March 28, 1895.

